



Gospel  
in Society  
Today

# A GOSPEL-DRIVEN APPROACH TO PERSONAL FINANCE

Bible Study

## 1. STUDY ONE

### Following Jesus with our Wallets

#### *Is our personal wealth good, bad or neither?*

The world is changing. The economy is uncertain. Inflation is affecting us all. Many of us wonder apprehensively what the future will hold and how we should think about spend or save our money. Many of us feel very practically the pinch of rapidly rising costs and look with dismay on the increasing divide in our society between the rich and the poor. As a society, we face an uncertain economic future.

Even more stressful is what we do with our money as individuals. Although statistically, most of us are 'wealthy' by Scripture's standards (and world and historical standards), we don't feel wealthy. We might have a sense of ourselves as 'battlers' and never seem to have quite enough money for what we want. We need to be responsible and create financial security for ourselves, but how do we do that as followers of Jesus in a changing economic climate?

When it comes to thinking about money and our trust in Jesus, many of us compartmentalise our faith, letting ourselves and each other off the hook when it comes to money. We tend to create a strong division between our commitment to following Jesus, loving others in his name and how we think about and use our money. We can see this most easily in other people. We might reflect on how they pay for an expensive holiday, house or schools for their kids and wonder why they don't give as much to church or the poor. It is less normal for us to reflect on these questions for ourselves.

When it comes to our own spending, we might have all kinds of emotions around money from our previous experiences, expectations or from our closest relationships. These tend to dominate our thinking far more than clear, Christ-centred beliefs flowing out into action.

#### **So, how do we think well about our money as followers of Jesus?**

GiST spoke to the Dr Andrew Bain, who pointed us to two key principles.<sup>i</sup> As Christians we need to be working towards not being anxious and instead, being generous. When it comes to thinking about and making decisions with our personal finances, our trust must be firmly planted in the goodness of our Father God. It is only with the certainty of God's goodness to us in Christ that we can move away from anxiety driven behaviour and towards an open-handed generosity (Romans 8:32; 1 Peter 5:7). This shifts

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<sup>i</sup> *The Gospel in Society Today committee is grateful for the time and expertise of Dr Andrew Bain. Andrew is QTC Vice Principal, Ethics lecturer, and former economist. Although any errors remain the responsibility of the writer, the wisdom he provided will be reflected throughout these articles and from time to time will be directly referenced.*

our perspective so that we see all we have been given as gifts from God's constant provision for us.<sup>ii</sup> Leaning on his generosity enables us to be generous.

Even the key category of 'stewardship' is not as significant in Scripture as the outpouring of God's constant provision for us and his call on us to be generous and not be anxious. This shapes our stewardship. Far from being an excuse to generate and increase our wealth, stewardship is a tool enabling us to use our wealth generously. **In other words, being a good steward is best achieved by actively trusting God and so turning away from anxiety and towards others in generosity.**<sup>iii</sup>

### **Wealth is not bad**

Many of us can see the unfairness of some of the economic structures we are aware of, and the apparent greed of the 'rich' and conclude that life would be better if there were no wealth.

Yet, the Bible does not conclude that wealth is inherently bad. The Old Testament promotes seeing physical wealth as an important aspect of God blessing his people (Deut 28:1-8). Ecclesiastes reminds us that although there are many ways we are hurt by this fallen world, we are benefited by being able to stop work to eat and drink<sup>iv</sup>: a privilege that requires some wealth to achieve.

Although these (and other Scriptures) are used out of context to create a sense of '#blessing' in all kinds of unhelpful ways, the key issue we identify here is that God does benefit us through wealth.

Similarly, we see in the example of Ananias and Sapphira in Acts 5:1-11 that having wealth is not in itself sinful. This couple sell a field and give some of the money to the apostles, while stating that they had given the full price of the field. God's Spirit strikes them both dead, not for keeping some of the money back, but for lying to God. Their sin is explicitly not tied to their wealth, but to their dishonesty (Acts 5:3-4).

Yet, God's gifts to us are to prompt us to generosity. Throughout the Bible, we see his urging to view gifts of wealth as a provision from him, freely given to be freely shared with others. Scripture is full of examples of those who did this,<sup>v</sup> as is Church History. The earliest Christians shared what they had, even to adopting infants left to die through exposure.<sup>vi</sup> The reflex of those who benefit from God's generosity is to give to those in need.

### **The Problem with Wealth**

The problem with wealth is not that it exists but how it is used.

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<sup>ii</sup> *Westminster Confession of Faith* V.2

<sup>iii</sup> Conversation with Dr Andrew Bain

<sup>iv</sup> Ecclesiastes 8:15 for example.

<sup>v</sup> For example, Ruth in Ruth 2:1-7, benefits from Boaz keeping the law (Leviticus 19:9-10).

<sup>vi</sup> Tertullian *Apology* (Chapter 9); *Epistle of Barnabas* 19.9 also reflects this basic stance towards the poor.

First, understanding wealth well depends on the context. James 5:3 rebukes those who hoard wealth ‘...in the last days.’ While his call to humility in James 1 implies that there are significant dangers with wealth, it is not condemned. Yet, in chapter 5, James clearly teaches us that when we refuse to be generous with our wealth at a time in world history where Jesus’ kingdom is expanding to all the world, our decision with wealth testifies against us. Our priorities are completely out of sync with desire to follow Jesus.

Second, the real problem with wealth is greed. The poor can be (and often are) greedy, as are the wealthy. Our hearts covet what we see and, in particular, what we see others enjoy. Envy and greed are available to all, not just those with wealth (Exodus 20:17). Yet it is not the poor that are rebuked most often in Scripture for their greed. Those with wealth are singled out for special warning and rebuke. James continually returns to this theme throughout his letter, yet there is no outright instruction to sell everything and become poor. Instead, his challenge is to live lightly with wealth and be just and generous with that wealth (James 1:26-27). In fact, he begins his letter with a call to ‘...take pride in their humiliation...’ which arises out of being rich (James 1:10). Far from becoming poor, which does not solve the spiritual problem of wealth, the rich should understand themselves as dependent on a generous God, with no more permanent impact on this world than the flowers in their backyard. The only way this can happen is a genuine and disciplined trust that all we have comes to us from a God who is greater and mightier than ourselves and whose right it is to give and take away as he considers wise.

The problem with wealth is that it distracts us from seeking first God’s kingdom and from seeing ourselves as human creatures eternally dependent on a generous God and seeking to trust him in all parts of our lives (Matthew 6:33-34). **In one sense, how we use our wealth is the barometer of how we are going spiritually with Jesus.**

### Confidence

When our confidence is most centred on God and his provision for us in the Lord Jesus, we are likely to be most clear minded in how we think about wealth.vii

Our starting point for thinking through these issues is the Lord Jesus himself. For our sake, Scripture informs us, this most wealthy of all kings became poor (2 Corinthians 8:9). His determination to save our souls, led him to put aside wealth beyond our comprehension to take on our humanity, not as a comfortable ruler, but as a poor man who took on the still deeper poverty of spiritual wretchedness. This breathtaking humility shapes our trust in God. He did not use his wealth for his own enjoyment, but gave beyond what anyone could reasonably ever expect. Jesus’ love for us was not abstract but

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<sup>vii</sup> Conversation with Dr Andrew Bain

expressed in his death on the cross for us, after a short life lived in the gritty reality of human poverty (Philippians 2:6-11).

**Our confidence in God comes from understanding him as the God who faithfully provides all we need in Christ.**<sup>viii</sup> This gives us confidence to act generously towards others with what he has given us, and soothes our anxieties about the future.<sup>ix</sup> In Christ, we know a changeless and faithful God who loves us more deeply than we can imagine.

How does thinking about our own wealth well help us when it comes to thinking about living in the real world? There are economic realities we need to think about to respond well. How do we take these principles and apply them to the real world? Our next article will start to answer some of those questions.

### STUDY 1 DISCUSSION QUESTIONS:

Read James 1:1-12.

1. What picture of God do we get from these verses? What is he like?  
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2. How does James encourage us to trust God in these verses? What is someone who does not trust God look like? In contrast, describe the kind of person trusts God.  
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3. How are the rich and the poor encouraged in verses 9-10?  
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4. Who is rewarded in verse 12? How? What does this mean for a rich person? For a poor person?

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<sup>viii</sup> *Westminster Confession of Faith* V.7

<sup>ix</sup> Claar and Kay identify this as being generous, enjoying and sharing: attitudes that are informed by Scripture and good for human flourishing. (*Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay; IVP: Downers Grove, Illinois 2007), p.22-23, 46

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5. Imagine now the opposite scenario – where you have decided to do something the Bible does not permit, yet your conscience doesn't trouble you at all. What should you do in this situation?

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6. How does this passage drive us to God as our constant provider? What is God's greatest provision for us?

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Read James 1:26-27.

7. What kinds of people does God want us to honour?

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8. What does this look like in our context?

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9. Who do you know, personally who fits into this category? How can you practically look after someone in this situation?

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10. How does focusing on this help us to avoid being polluted by the world?

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## 2. STUDY TWO

### Scripture, the Economy and the Poor

#### *Who are the poor and what can I do?*

If we want to understand how to think about our money well as Christians, we need our thinking to be governed by Scripture. But **we also need to know something of how economics functions in our world.** We live in a world with different economic structures to that of the Bible and so understanding something of those differences allows us to apply Scriptural principles to a range of modern situations as we seek to follow Jesus in all of life.

One example of this is Scripture's clarity regarding our need to care for the poor. Not only an Old Testament priority, Jesus, a poor man while on earth, draws our attention time and again to the poor, and it remains a key priority of the early church<sup>i</sup> (Lev 25:35; Mark 14:7; Luke 9:58; 2 Cor 8:9; Gal 2:8-10).

If we are to follow the Scripture's call on us to care for the poor, we will need to understand something of the economy to understand who the poor are and how we might best serve and care for them.

#### **Agrarian Economy**

The world of the Bible was agrarian. Most people worked hard with their hands to provide food for themselves and their families. Even a wealthy man, such as Boaz in the book of Ruth, not only managed but was himself involved in food production (Ruth 3:2). As instructed by the Law, Boaz enabled Ruth to glean produce rather than directly giving her money as we might today (Ruth 2:15-16; Lev 23:22). Money was by no means irrelevant (Lev 19:13) but the economy was far less money-based than it is today.

In one sense, an agrarian economy made it simple to provide for the needs of the poor. The Law provided a clear and structured way to ensure that everyone was able to eat enough food.<sup>ii</sup> **Our social structures today can make it more complex to care for the poor.**

#### **Industrialisation**

Industrialisation shifted how the economy worked in the West<sup>iii</sup>, making it more involved to respond to the poverty of those in our society. This economic and technological revolution effectively moved us

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<sup>ii</sup> The prophets regularly report that this was not followed (E.g. Isaiah 3:14-15).

<sup>iii</sup> See for example, *The Industrial Revolution and British Society* (Ed Patrick O'Brien and Roland Quinault) 1993



from an agrarian based system towards an economic structure far more like the one we are familiar with today.

Industrialisation benefited the West in many ways but did not come about without a cost. The access more people had to more food and basic goods without supply interruption was and remains a benefit to all classes of people. Even the poorest in Western society lives better today than even some wealthy people prior to industrialisation. Yet, someone like Charles Dickens was able to become a popular novelist partly because he identified so many difficulties the changes in economic and social structures were creating for ordinary people. **Abject poverty and chronic unemployment led to social decay.** Factory owners destroyed lives carelessly.<sup>iv</sup> Yet, at the same time, there exist accounts of factory owners caring for the needs of their workers in significant ways that were unheard of for the time. For example, these (often Christian) men built decent housing for their workers and provided medical attention at their own cost.<sup>v</sup> The way industrialisation changed the economy could enable commercialisation that crippled society or create opportunities and meet needs.<sup>vi</sup> **Responding to the needs of the poor was not as simple as it had been**, but Christians could and did respond in generosity and kindness, in the context of a different economic structure to that of the Bible.<sup>vii</sup>

Society and its economic structure have continued to change since industrialisation. Technology continues to transform how we live and work, and some consider this to be the biggest driver of economic transformation within our society.<sup>viii</sup> These advances continue to show the same kind of divide that the era of industrialisation demonstrated: there is the opportunity for greed or generosity and the attendant deprivation and benefits that flow from that.

Technology, however, is not the only basis for economic transformation in our society. As a society we are more aware of how our economy works, and this in turn affects how the economy works, not least in the way we insist on continued economic growth.

### Our economic context

The economy works differently in our time and place, and society has shaped our expectations so that many of us expect the economy should be growing, and that our standard of living should keep on rising. If it is not, the government is thought to have failed.<sup>ix</sup> The economy is influenced by employment levels,

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<sup>iv</sup> *Hard Times* by Charles Dickens is one example of the multiple ways in which both the economic and social structures were used to impose a life of privation on the poorer class in society.

<sup>v</sup> One example of this approach to manufacturing is seen in the life of Titus Salt.

<sup>vi</sup> *Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay, (IVP: Downers Grove, Illinois, 2007) p.30-31, 44

<sup>vii</sup> Of course, not all did and many of their effects were imperfect.

<sup>viii</sup> Claar and Klay, *op. cit.*, p. 144; technology enables globalisation which has had (and will continue to have) a profound impact on economies.

<sup>ix</sup> Observed by Rev Dr Andrew Bain, and clearly observable in a range of political advertising.

inflation rates, stock exchange levels and the growth of national income per capita. Governments (and political perspectives) vary as to the extent of their management in these variables, but all have an impact on the stability and growth (or otherwise) of a society's economy.<sup>x</sup> Through the 20<sup>th</sup> century, the economy has also come to be influenced by greater social awareness of how the economy works, making our ability to predict economic changes even more complicated.<sup>xi</sup>

One clear shift in our economic thinking from Biblical times is how we define 'poverty'. Most of us are familiar with the concept of the 'poverty line' in which the economically disadvantaged are defined as those with an income 50% of the median household income or below.<sup>xii</sup> This shapes our understanding of what 'poor' means and influences how we understand the term as it is used in Scripture. By defining the poor as a percentage of the population, our society shows that it sees poverty as a comparative state as well as one that is likely to occur. In real terms, for example, those who struggle to put food on the table may be living 'above the poverty line' during economically difficult times. It is worth realising how we are shaped by our society in our understanding of what poverty is in our time and place. This means we might need to reconsider how we have understood Scripture to instruct us on this issue. We need to clearly identify the poor to help them.

Similarly, we need to understand something of how the economy works to be aware of which policies will benefit the poor. Windfall type handouts that often accompany imminent elections may be immediately beneficial but cloak an unwillingness to deal well with difficult policies that may benefit the poor in the longer term. Similarly, activism that may appear to 'change things' at a structural level, may in fact diminish long term pathways out of poverty.<sup>xiii</sup> Considering public policy and structures as they relate to the poor helps us to extend what it means for us to be generous by evaluating how we use our political and social influence. We will consider personal charity in a later article, but it is worth noting here that as Christians working together, **we have the capacity to do more than provide individual financial relief.** We can use our vote carefully, speak into matters of public policy where we are able, and work together on long term relief projects.<sup>xiv</sup>

The Scriptural principles of avoiding greed and being generous to those in need along with avoiding anxiety regarding money by actively trusting God with all of life continue to be the simple yet spiritually demanding response that the Lord calls us to. This enables us to have the kind of loving reflexes towards

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<sup>x</sup> Claar and Klay, *op. cit.*, p. 124

<sup>xi</sup> *Ibid.*, p. 129

<sup>xii</sup> Australia does not have an official 'poverty line' measurement. This percentage is one adopted by the OECD. (See Note 7: [Poverty in Australia 2020: Overview \(HTML version\) – Poverty and Inequality \(acoss.org.au\)](#)) Also, see 'Measuring Poverty' in [Chapter 2 - Defining and measuring poverty – Parliament of Australia \(aph.gov.au\)](#) for a discussion of the difficulty of identifying true poverty.

<sup>xiii</sup> Claar and Klay, *op. cit.*, p. 153, 158-9

<sup>xiv</sup> Claar and Klay *op. cit.*, have some excellent examples of this on page 87.

our neighbour regardless of the economic structure in which we find ourselves.<sup>xv</sup> Despite changing economic systems and situations, these reflexes from Scripture continue to be relevant for us today. Yet, there are many specific and complex situations where Scripture does not give explicit instructions. One such example is how we might understand home ownership. We will turn our attention to this in the next article.

## STUDY 2 DISCUSSION QUESTIONS:

Read Luke 10: 25-37

1. Why does the expert in the law ask Jesus questions? What is his goal?  
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2. Retell the story of the Good Samaritan in your own words.  
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3. What is the point of the priest and the Levite as characters in this story? What does Jesus show us with their actions?  
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4. What did the Samaritan (presumably his enemy) do for the beaten-up man? List all that it costs him.  
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5. After Jesus asked the expert to identify the true neighbour, how did the expert describe him?  
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<sup>xv</sup> In line with the *Westminster Confession of Faith* XVI.1-2

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6. What does this tell you about the nature of love?

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7. How does Jesus act as our 'Good Samaritan'?

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8. Who within the group of 'neighbours' you have could benefit from your generosity? How might you show this to them? How will you need God's Spirit to enable you to this, or how will you need to pray about this?

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### 3. STUDY THREE

#### The Great Australian Dream

##### *Does God care about my home ownership – or lack of it?*

Part of thinking about our money well involves understanding what we use it for: food, housing and so forth. The more we understand what we are using money for, the better equipped we are to make informed decisions. Most of us use most of our money on having a place to live. How do we think about this and is our thinking biblical? How do our attitudes need to shift to be more pleasing to God?

##### **How did we get here?**

Many Australians assume the 'right' to own their own home. This is the legacy of the twentieth century, where a set of cultural expectations emerged and shaped the decisions of many Australians.<sup>i</sup>

In the 1940's the Australian government set up the housing commission to encourage home ownership.<sup>ii</sup> This has shaped the aspirations of Australians and created a sense of home ownership being a 'normal' expectation for the average Australian who is willing to work. Not achieving this has been seen as the result of personal laziness or addictions, and even recently as the result of excessive spending on the/a 'smashed avocado' lifestyle.

Yet, the Australian expectation is at odds with the historical and current global experience. In other cultures, it is not unusual for generations to rent the same property for many years, or to save across generations for a 'family' home.

This expectation is also out of sync with where the current housing market is placed in Australia. Social inequity has grown across the last 30 to 40 years, with an increasingly shrinking but older population controlling much of the housing market. It is no longer 'normal' to be able to enter the market, even with a two-income, professional income and good habits of saving money.

There are structural issues which sit behind this, particularly to do with taxation. It is a difficult issue to correct, despite the growing frustration at the economic and social privation this creates for ordinary people. Untangling this issue will be the work of clear-thinking government, prepared to make difficult (and probably unpopular) decisions. Certainly, we can lobby the government for change, but it seems

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<sup>ii</sup> [Commonwealth-State Housing Agreement](#) Audit Report 17 1999-200 from the *Australian National Audit Office*. See page 104 of this report for a historical breakdown of the different federal and state agreements.

likely that it will still be some time coming. In the meantime, how should Christians approach the issue of where to live?

### What if I can buy a house?

There is nothing in Scripture that forbids a person from buying a house. Wisdom encourages us to use our money carefully and with an eye to our possible future needs (Proverbs 21:20). It endorses stability as the best place from which we are able to bless others, particularly as we provide for the needs of those dependent on us (1 Timothy 5:8). Buying a house in the current economic environment may further those goals, or it may not, depending on an individual's circumstances.

If we find that we have the financial resources to buy a house, there are several attitudes that the Bible calls on us to adopt. First, we need to realise that we are comparatively wealthy. Even if we have worked hard for all the money we have, our capacity and opportunity to earn money has come from God.<sup>iii</sup> This means that the warnings Scripture has for wealthy people need to be taken to heart and prayerfully considered. Wealth is dangerous for us. It is not forbidden, but it is a situation where we can easily turn away from God and cultivate love for our wealth instead (Matthew 6:24).

Second, as wealthy people, our attitude to our money is to be basically the same as that of any Christian person, regardless of wealth: generosity rather than greed and trusting in God rather than being anxious.<sup>iv</sup> Part of this can be seen in gratitude to God, which is incompatible with a sense of entitlement or accomplishment. If we have the capacity to buy a house, God has given us many things: not just the financial resources, but also the cultural and social context in which property law is stable and corruption is minimal.<sup>v</sup> Owning a house is another context for sin. We can easily be ungrateful, stingy and anxious. There can be pressure from within us and from others with whom we have important relationships to buy at the upper limit of what we can spend. This pressure can also come from the financial institutions who are prepared to lend us money. Sometimes there may be good reason for this. Often, however, this pressure we feel might best be described as 'greed', despite how we might justify it (Luke 12:15). As people who want to please God, we need to carefully examine our hearts in the light of his Word and not assume that because we are able to do or afford something we must. **Our new house will be a gift, not a reward or an idol.**

Third, instead of covering our social media accounts with #blessed in the wake of increased financial freedom or home ownership, we need to be particularly careful to see ourselves as only and always blessed in the relationship we have with the Lord Jesus. Other ancillary blessings, like financial freedom

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<sup>iii</sup> *Westminster Confession of Faith* V.1

<sup>iv</sup> This attitude sits behind all the principles in these articles, for which we are indebted to Dr Andrew Bain.

<sup>v</sup> *Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay (IVP: Downers Grove, Illinois 2007), p.154-155

can easily be lost, but the true blessing we have in being known and loved by the Son of God who loved us and gave himself for us is eternal and defines our very selves (Galatians 2:20). All gifts to us come through him (Romans 8:32). Further to this, we need to be consciously reminding ourselves that our true home is in heaven. We might find real satisfaction in owning our own home, but it temporary and cannot be permanent. For Christians, our hope is ultimately outside of this world (Hebrews 11:13-16; Philippians 3:20). Discipling ourselves to hold these truths central to who we are, enables us to hold temporal blessings gratefully and loosely. As God has bestowed these on us, so he may in his wisdom remove them (Job 1:21). When we locate his love for us in the death and resurrection of Jesus, we line up more precisely with his priorities for us.

### **Have you seen the housing market?**

The experience of renting accommodation in Australia at the time of writing varies from unrewarding through to alarming, with few positive exceptions. Not only is it difficult to find a place to rent, but there are also reports of corruption from bidding wars to secure a property, to unfair inspections and constant rent hikes as property prices increase. **For many Australians, the prospect of home ownership is beyond unlikely. Yet even renting is seriously difficult.**

The experience of most urban (and even non-urban) dwellers throughout history has been renting property. Similarly, most people around the world today do not own the property they live on. This does not make the Australian experience easier to cope with nor does it take away the disappointment many feel to relinquish the possibility of home ownership. Yet, as Christians there is some encouragement to be had in knowing that most Christians throughout the world and throughout history have rented their residence. God is well acquainted with all the injustices, indignities and inconveniences experienced by renters. He has and does aid his people with all that is involved. God does care for his people: he does provide housing despite the many deficiencies of the system. There is good reason to trust God with our need for a place to live. This is clear in Scripture and also shown through the experiences of Christians for centuries (Matthew 6:25-34).

### **How to respond?**

One way to process our own housing situation is to turn to the gospels and think about the Lord Jesus and his followers. There we find our Lord, who for our sakes became poor, not having anywhere to lay his head (Luke 9:58). **Jesus' poverty was not something abstract: it meant that he didn't even have his own bed!** His trust in God his Father was unwavering and can reassure own anxious hearts. Yet, God did provide for him through the generosity of his followers, who were sometimes quite wealthy (Luke 8:2-3). The privilege of providing for the Son of God during his time on earth belonged to these early

wealthy believers who generously provided for Jesus' needs throughout his ministry. The Lord Jesus himself gives us an example of how to not be anxious about something as real and stressful as housing. Paul's words in Philippians are helpful as we think about our housing. He boasted that he could be rich or poor because he had Jesus, in whom he could do all things (Philippians 4:10-13). 'All' here means bearing the weight of wealth or the privations of poverty through the strength he had from Christ. Unlike the writer of Proverbs, who feared wealth or poverty and asked to be spared either, Paul's has confidence that he can manage either - but only with Christ's strength (Proverbs 30:8). Although home ownership or renting might bring us face to face with our own greed or anxiety, or any number of other temptations, we can share Paul's confidence: we can face this because we have Jesus with us, strengthening us and keeping us in his love.

**God is not alarmed by the Australian housing market; nor are his blessings to us so stingy as to be limited to the provision of housing.** Instead, in Christ, we have a way of thinking and living that delivers us from the difficulties of greed and anxiety.



## STUDY 3 DISCUSSION QUESTIONS:

Read Philippians 4:10-19

1. What kinds of situations has Paul been living in?

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2. What challenge in particular is he writing to the Philippians about in this section of his letter?

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3. Identify stresses from having nothing, including the ones that Paul identifies. How does this map onto your experiences of life? How has God in Christ strengthened you to manage and cope with these?

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4. Why is Paul grateful for the Philippians' money?

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5. What is his expectation for how their needs will be met in the future?

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6. Choose a word to describe how you feel about the future. How can knowing that God has loved you deeply and redeemed you by the Lord Jesus' own blood help you gain confidence if it is lacking?

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7. How can your study group or friends or family pray for you as you seek to grow in trusting God with your future?

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## 4. STUDY FOUR

### Giving Strategically in a Fallen World

#### *Who should I give to and how much?*

A thread that we have returned to reflexively throughout these articles is the Christian desire to give to the poor. This is not a surprise. When we come to know the Lord Jesus, his Spirit changes us profoundly. One of the practical changes is a new or reshaped concern for those around us and a desire to be generous in all kinds of ways. It is not surprising then that we start to shift (however slowly) from using money for ourselves to seeking to use the money God gives us for the growth of the kingdom and the good of others. **Christian giving is profoundly different from any other religious or non-religious giving. It is an outworking of who we are in Christ Jesus because of his death and resurrection for us!**

#### Basic Principles

We find the basic principle for generosity throughout Scripture, but nowhere more starkly than in 2 Corinthians 8:9. Paul reflects on Jesus and his willingness to carry the full load of our poverty for our sakes. Therefore, we, who benefit from his poverty, should be generous with our physical wealth. We are not doing this to pay God back, because God is never our debtor. Rather, we are demonstrating the priority of grace in our lives in the way that we imitate God's generosity.<sup>ii</sup> **We have experienced the impact of Jesus' generosity in ways we could not have imagined**, and so his Spirit moves us to compassion and prompts us to give with an open hand.

#### Who?

One of the principles God calls us to in Scripture is the priority of personal investment in the lives of others. So, as we have seen, the famous story of the Good Samaritan which Jesus uses to demonstrate what 'love your neighbour' concretely means, highlights not just the charity shown by the Samaritan, but his personal care of the injured man (Luke 10:30-37). The Samaritan personally oversees the injured man's recovery, using his own donkey to transport him and his own money for the man's care. His concern for the man's welfare extends to him returning to pay any excess and to ensure his full recovery. The Lord uses the example of the Samaritan to show us the particular shape of Christian generosity. It goes beyond random acts of kindness to specific, thoughtful acts that meet real needs, ideally in some

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<sup>i</sup> *The Gospel in Society Today committee is grateful for the time and expertise of Dr Andrew Bain. Andrew is QTC Vice Principal, Ethics lecturer, and former economist. Although any errors remain the responsibility of the writer, the wisdom he provided will be reflected throughout these articles and from time to time will be directly referenced.*

<sup>ii</sup> Rather than becoming God's children by reaching his standards, we demonstrate our adoption in Christ by this ongoing transformation in our behaviour. (E.g. Matthew 5:48)

kind of relational context, which may well call us to suffer inconvenience or worse, without immediate reward or acknowledgement. It is a call to care for people to the point of cost. It is precisely the kind of care we have received from God himself.<sup>iii</sup>

Of course, we can give to whomever we please.<sup>iv</sup> But God's Word challenges us to give generously to those we know.<sup>v</sup> Indeed, God makes it clear that he is not impressed by giving that does not consider the welfare of those we are responsible for in his eyes.<sup>vi</sup>

## How?

Acting specifically within a relational context enables us to weigh our opportunities. God has unlimited resources. We are hemmed in by our physical and temporal capacities, even if we had unlimited finances, which we do not. Each decision we make to give away our time or money curtails further opportunities. Accepting this aspect of our humanity calls on us to think carefully about how we will do this. Claar and Klay helpfully point to several principles they recommend, which include: being able to financially respond, being close to the situation or person and drawn to it or them.<sup>vii</sup> This prioritises the relational. When we invest in the people around us we are more likely to be able to know them well enough to help them usefully.<sup>viii</sup> This is not essential, as the donors in 2 Corinthians 8-9 demonstrate, not knowing the Jerusalem Christians personally in their generosity. However, the relational connection was still there for them: their union in Christ was genuine, and their confidence in Paul and expectation of his wise administration of their gift was rooted in their relationship with him. It is clearly obvious in the Good Samaritan: the injured fellow is in front of him and he can see what he needs.

As Christians, one of the hidden spiritual benefits we receive in giving to those we know (or know of) is that we are moved to pray for them more deeply. This aspect of loving others – prayer – is of course open to us all, regardless of our financial status. Yet, when we financially contribute towards the welfare of others, our prayers often accompany this. Similarly, if we receive from others, knowing them enables us to pray intelligently for them as we thank God for his kindness towards us through their generosity. This is a uniquely Christian style of living out our unity in Christ in a very concrete way.

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<sup>iii</sup> 1 John 3:16-18

<sup>iv</sup> Acts 5:1-11, in which it is clear that Anaias and Sapphira were not obliged to give any or all of their money to their fellow Christians. (see verse 4)

<sup>v</sup> Galatians 6:10 encourages us to give to the household of faith, which may be people we don't have a direct relational connection with, but do in Christ and will also usually have some indirect connect with (some reason to trust this or that mission agency, for example).

<sup>vi</sup> 1 Timothy 5:8, 16 are direct instructions to provide for the needs of those who could normally expect to be dependent on us. Mark 9:9-13 implies a similar attitude.

<sup>vii</sup> Chapter 4 is full of thought provoking observations and examples, such as those found on page 71.

(*Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay; IVP: Downers Grove, Illinois 2007)

<sup>viii</sup> Claar and Kay, *ibid.*, p228.

## At what cost?

Inflation and rising housing prices, shrinkflation and the need to do more with less are pressures we feel increasingly in our context. It is difficult to think clearly about anything when we fear the future. All of these pressures, and more, invite us to ruminate and catastrophise which makes it very difficult to be carefully generous with what we do have. The Bible does not force us to give, but instead calls on us to reshape our expectations of this life by seeking God's kingdom above all else.<sup>ix</sup> As we consider that, we are urged to learn contentment and to actively trust God with all the cares of life.<sup>x</sup> **Knowing God's deep concern for us in Christ shown in his death and resurrection for us, his enemies, we develop confidence that he can meet all our needs.** This robust trust enables us to think about ourselves and our context with clarity and confidence, and can enable us to develop a sense of what is 'enough' for us in our circumstances.<sup>xi</sup> Part of the discipline involved in this thinking is accepting that we cannot have everything. In order to give, we will need to make sacrifices. We will lose good things and we will not gain good things if we are to move towards others in generosity. Being level-headed about this is part of what Jesus means when he calls us to lay aside our own selves and follow him.<sup>xii</sup>

One of the dangers of this is that we come to see our giving as transactional. God may not make up for what we lose or do not gain because of our generosity to others in this lifetime.<sup>xiii</sup> Part of the discipline that we employ is to give things or money away with an open hand, not expecting anything in return from God or other people. For some of us, this will require managing the anxiety we experience from the sense that we have missed out or that we will not have enough. **Giving will encourage us to grow in our prayerful trust of God.**

There is no easy measuring rod for this, as what this means for each person will be different, depending on many factors. This freedom to give as our trust and generosity is grown and our fears allayed by God's Spirit, out of a disciplined sense of who we are in Christ, is itself cause for our gratitude and praise to God. Our giving is not a task or a 'law', but an outworking of our growth in our knowledge and love of the Lord Jesus.

## Practical Ideas

Having determined what it is we need to preserve for ourselves, or determined in our heart what to give, we can start to look for those that the Lord Jesus calls us to care for.

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<sup>ix</sup> Matthew 6:33-34

<sup>x</sup> For example: 1 Peter 5:6-11, Phil 4:4-7

<sup>xi</sup> Conversation with Dr Andrew Bain

<sup>xii</sup> Mark 8:34-38

<sup>xiii</sup> Though in Mark 10:28-31, Jesus is clear that following him is not without its rewards in this life.

## STUDY 4 DISCUSSION QUESTIONS:

Read 2 Corinthians 8:1-15

1. How does Paul describe the Macedonian churches and their giving? What is remarkable about this? (8:1-5)

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2. What expectations does Paul have of the Corinthian church and its giving? (8:6-7)

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3. What connection does their giving have to their relationship with Jesus? Why might Paul stop short of instructing them to give? (8:8-12)

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4. What relationship do giving and wanting to give have with each other? (verse 12)

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5. What is Paul's overall goal for the churches? How does he see this being achieved? (8:13-15)

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6. Paul is speaking here about churches giving. Which principles can draw on for how you give as an individual?

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7. How do you want to grow as a giver? Think about areas like: being motivated, knowing what you want to give, knowing who has unmet needs, knowing why you are giving. Choose one of these and think about what it would like in your life to grow in this way. Ask God to give you wisdom and persistence as you seek to follow Jesus in all of your life.

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## 5. STUDY FIVE

### The Nuts and Bolts of Giving

#### *I'm ready to be generous! What now?*

Christians are to be generous, living as we do out of Christ's great generosity to us. So, how can we best express this? Who should benefit from this generosity? We and others benefit from thoughtful giving that asks how our money can do most good to whoever receives it.<sup>xiv</sup>

#### **The poor are always with us. Who are they?**

Jesus says the '...poor are always with us...' (Mark 14:7) and so we do not need to look far for people who need our help. As we have already considered, a personal investment is often more useful, either to an organisation we know and trust, or directly to the people to whom we are giving.<sup>xv</sup>

We are free to give our money wherever we wish. So, we can start with our own locality and look for the holes in social and government support. These might be needs you identify where you work or live or study, or on your daily jog. Prayerfully consider how you might make a difference to the poverty you see your neighbours experiencing. Consider pooling resources with others to achieve beneficial outcomes<sup>xvi</sup>. If you start an initiative of some kind in Australia, you will need to become aware of legal and other administrative restrictions regarding what you can and cannot do and make yourself aware of insurance requirements. If you decide to support a local initiative, it would be wise to investigate these aspects of their organisation, and whether there are any agendas that you might struggle to support. It may be important to you to consider long term projects with the best outcomes.<sup>xvii</sup>

This seems to be problematic for reflexive giving as good as it is. Reflexive giving, where we just respond to a situation or person immediately and without thought seems to be what Jesus calls us to in passages like Matthew 6:4. Reflexive giving as almost a habit might seem ideal but should be spontaneous? Yet, quick giving (while still generous) may not always be wise and is open to exploitation. **Slowing down to consider how your money might be most useful to the poor in your world is an outworking of loving your neighbour and caring that they receive the best outcomes.**

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<sup>xiv</sup> *The Gospel in Society Today committee is grateful for the time and expertise of Dr Andrew Bain. Andrew is QTC Vice Principal, Ethics lecturer, and former economist. Although any errors remain the responsibility of the writer, the wisdom he provided will be reflected throughout these articles and from time to time will be directly referenced.*

<sup>xv</sup> This also helps prevent losing our giving to fraud.

<sup>xvi</sup> Chapter 4. (*Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay; IVP: Downers Grove, Illinois 2007)

<sup>xvii</sup> Claar and Klay, *ibid.*, pp 159-161



### What if we are landlords?

We can also give thought to how our money or use of it might have an impact on others. One concrete example of this is for those who let properties to others. The media is quick to polarise renters from landlords, with caricatures being drawn on both sides. It is easy for us to allow our thinking to be secularised and to miss Scriptural principles that will enable us to minimise the poverty in our world. For example, there are principles we find in the Old Testament law reiterated in the New Testament about paying wages fairly and in a timely manner.<sup>xviii</sup> These Scriptures can prompt us to be thoughtful about how meeting our financial obligations in a timely manner can have a positive impact on the lives of our workers, tenants, neighbours and others. We can go further than that and consider a person's capacity to pay alongside their needs to consider whether we can alleviate their financial stress by foregoing some or all of our financial rights. Using the example of owning a house, this might mean lowering a tenant's rent or giving free use of the house to someone in need.<sup>xix</sup> **These somewhat public expressions of our faith in the Lord Jesus serve to glorify him and demonstrate the real good the gospel does in our lives and its impact on our society.<sup>xx</sup>**

### What about the kingdom?

**As Christians, we will want to use our money to bring the gospel to others.** There is a myriad of opportunities to make a difference to the workers involved in these ministries. As with the opportunities to give to the poor, we will want to give our limited money thoughtfully. It is wise to investigate how the gospel is presented and to whom and what the accountability structures are operating within the ministry. We all know of deception and fraud having operated in apparently gospel centred ministries. By doing this research, we minimise contributing to those ministries.

One of our contexts for gospel giving is to our churches. We are usually well aware of the effects of our church's ministry and the accountability structures. We also benefit from our church in all kinds of ways and financially and prayerfully supporting those who minister to us and have the care of our souls is a biblical principle.<sup>xxi</sup> Despite this, we are free to give to church or not, as the example of Anaias and Sapphira demonstrate.<sup>xxii</sup> Furthermore, by contributing to the church, we join those whose privilege it was to provide for the physical needs of the Lord Jesus and later, those in the earliest church who provided for the Apostles and other gospel servants.<sup>xxiii</sup> Such provision and sacrifice do not go unnoticed.

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<sup>xviii</sup> Deuteronomy 24:12, James 5:1-6

<sup>xix</sup> When we do these things, we also relieve some of the pressure on the government of the need to regulate to preserve people from each other. (Clair and Klay, *op. cit.*, p. 26)

<sup>xx</sup> *Westminster Confession of Faith* XVI.2

<sup>xxi</sup> Galatians 6:6; 1 Timothy 5:17-18

<sup>xxii</sup> Acts 5:1-11

<sup>xxiii</sup> Mark 15:40-41; Luke 8:2-3

## Growing generosity

As we come to know God more deeply in Christ, we can expect our godliness to grow in all kinds of ways. Our generosity towards others is part of that. We can expect that to expand organically as God’s Spirit transforms us into the image of the Lord Jesus. Furthermore, **as we co-operate with his Spirit, we can discipline ourselves to stretch our generosity.** We can review our finances regularly, and think about who we give to, how we give and whether we need to change our giving. One idea is to think about increasing our giving every year by 1% (or in line with each year’s rate of inflation).<sup>xxiv</sup> Some of us might save a proportion of our giving money in order to have money for needs we identify as we go through the year. Whatever way we identify as helpful for us as we grow into more generous people, it is wise to prevent ourselves ruminating on or having unnecessarily long conversations about our giving in order to obey Jesus’ teaching to be reflexive givers, not building up our own egos.<sup>xxv</sup>

## STUDY 5 DISCUSSION QUESTIONS:

Read 2 Corinthians 9

If you haven’t done the previous study in 2 Corinthians 8, skim read the chapter so that you know the background of the Corinthian (and Macedonian) giving.

1. Why does our internal willingness to give matter? (verses 6-7)
 

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2. What does verse 8 mean? How does knowing this about God shape our generosity?
 

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3. Describe Paul’s confidence in God. (verses 8-11) How might you prayerfully extend your confidence in God?
 

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<sup>xxiv</sup> Claar and Klay *op.cit.*, p. 87  
<sup>xxv</sup> Matthew 6:4

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4. What kind of ways did Paul see the generosity of the Corinthians encouraging and building up other Christians? (verses 13-15) Why did that matter?

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5. Is your giving cheerful? How might knowing God cares so much about your willingness in this area change your giving? How might you grow to be more cheerful in this area? How would you like to pray about this?

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6. Describe how you would like your giving to have an impact on the lives of others. What tangible ways would you like them to benefit? Spend some time praying about how you can serve God in this way and for him to do this work in your and other's lives.

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## 6. STUDY SIX

### What if our churches get poorer?

#### *Will our churches be able to work if our budgets shrink?*

As our cultural moment changes, and we move into an increasingly post-Christian world, our church budgets are likely to be affected. Various taxation relief and special concessions currently given to churches and ministry workers will possibly be removed, forcing churches to re-evaluate how money is spent and potentially diminishing their ministry capacity. There may be other reasons our church (or denomination) finds it hard to meet its budget: large donors may cease their donations or congregations could struggle to make ends meet for any number of reasons leading to pressure on the church budget. This is not good news. Yet, the same principles of growing our generosity and trusting God to minimise our anxiety prevail.<sup>xxvi</sup>

#### **Not a new situation**

In 1662, in England, the Great Ejection of Puritans meant that they became illegal, couldn't raise money and had to find new ways to do things. While this might at first glance this may have seemed at the time like a death blow to the Puritans, yet it served to unify them and transform the way they did ministry.<sup>xxvii</sup> Being removed from the established church freed them from needing to compromise their convictions and to some extent called them to think and act creatively in order to work together for the gospel. It was not the end of the Puritan movement that many might have predicted.

There are any number of similar examples throughout the history of the church, and in our own time. Yet, **God's generosity to his church and commitment to his people is shown in his constant, unstinting provision.** Sometimes in place of money, he provides people (as he did in the early church).<sup>xxviii</sup> It does not mean that this will be easy for us if this does happen. We can expect people to walk away from the faith. Lack of funds will create occasions for conflict as hard decisions are made regarding what to do with the funds that are available. Anxiety and greed will be part of the story, as they were even of the earliest Christians.<sup>xxix</sup> Yet, there are practical and wise ways we can plan to meet the challenge that may face us.

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<sup>xxvi</sup> *The Gospel in Society Today committee is grateful for the time and expertise of Dr Andrew Bain. Andrew is QTC Vice Principal, Ethics lecturer, and economist. Although any errors remain the responsibility of the writer, the wisdom he provided will be reflected throughout these articles and from time to time will be directly referenced.*

<sup>xxvii</sup> Conversation with Dr Andrew Bain.

<sup>xxviii</sup> *Ibid.*

<sup>xxix</sup> Acts 5:1-11, for example.

## Practical Preparations

One way we can determine to meet the challenge is to turn away from the idea of ‘tithing’. Although at first glance, tithing might appear to be biblical, this was revitalised and interpreted by the American church in the 1800s specifically to raise revenue.<sup>xxx</sup> This Old Testament principle applied rigidly to our context today means we could adopt an inflexible approach to giving and so avoid reflecting on how we might grow in our generosity as the New Testament teaches us clearly in 2 Corinthians 9:6-7. If we give our 10% mindlessly, we avoid thinking through whether we could give more or should give less in order to meet our obligations. We may even be tempted to become more transactional in our relationship with God: ‘I have given my 10% and now God should provide for me’, as we often hear from prosperity gospel preachers.

Instead, **we can start to think prudently preparing our churches in practical ways.** We could start to think through how we use our money and whether there are alternatives we could move towards. Are there other ways we could pay our clergy? How might a ‘tent-making’ type model work realistically? Do we need different structures within our committees, or different committees within our denominations to look at ways to safeguard what we do have to make it last longer for ministry? Do we have resources we might be able to leverage to generate income (such as car park space, etc).<sup>xxxi</sup> There may be useful, relatively simple creative solutions to a possible future short fall that we could explore. Far from being negative, this kind of pro-active thinking is often best done before a crisis.

If we use our time wisely to think through these issues, we will be more able to understand the options we have should the need arise. Often, we have people in our churches who do this kind of thinking professionally and could be encouraged to bring their expertise to bear on the church’s situation. With this kind of forethought, we could have a good understanding of how a restricted budget will affect our staff, our building maintenance, our sound systems and other features that could impinge on the quality of our church experience. This situation is likely to cause us to reconsider our priorities as congregations, which is always good for us to do, and has best outcomes as pre-planning rather than responding to a crisis. This kind of thinking could also mean our churches become more flexible and creative about raising the money we might want to achieve certain goals and be clear about why those goals have priority over others.<sup>xxxii</sup> **We need to approach this challenge for our churches with prayerfulness, generosity and confidence, knowing that God will provide for our needs as individuals and churches.**

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<sup>xxx</sup> (*Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay; IVP: Downers Grove, Illinois 2007), pp 85-86

<sup>xxxi</sup> *The Coming Revolution in Church Economics: Why Tithes and Offerings Are No Longer Enough, and What You Can Do About It* by Mark Deymaz with Harry Li (Baker Books: Grand Rapids, Michigan, 2019), p.141ff.

<sup>xxxii</sup> *Ibid.*, p.128ff.

## Spiritual Preparations

Part of this preparation will involve us speaking about finances within our congregations by providing solid biblical teaching that will establish us in our faith. If the government is going to take steps that could impoverish churches, we need to be clear that we must continue to pray for the government as we are instructed. We also need to be encouraged to treasure what we have in heaven (not earth). We will need to be reminded that we are to give sacrificially, and this is not to be feared, but this call to generosity will help us grow in our relationship with God and cast our cares on him.<sup>xxxiii</sup> If we are in paid ministry, we will need to remember that we are free to not charge people to whom we minister (like Paul), but can explore ways to support ourselves.

In order to do this spiritual preparation, we will need to overcome hesitations in church to preach or have conversations together as Christians about money.<sup>xxxiv</sup> **If we can normalise the need to preach about the temptation to love money and the need for Christian discipleship in this area, we will have much more fruitful conversations.** This affects us all, regardless of whether we are in paid ministry or not, whether we are rich or poor (and how we think about that). The awkwardness around ministers (who are paid by their congregations) speaking to their congregations about how they give to church needs to be set aside. Instead, taking our cues from God's word, those of us who preach regularly to our congregations about following Jesus in all areas of life, from daily prayer through to lust and adultery, need to address this issue also. Further, we need to be encouraged to speak to each other within our congregations: as men and women who need to hold each other accountable and encourage each other. This practical, spiritual preparation will enable us to face an uncertain earthly future with the certainty of the gospel central to our hearts and minds.<sup>xxxv</sup>

## Conclusion

As congregations, we look forward to an uncertain future together. However, we have God's declaration of faithfulness to his people, which we can further reflect on through 2000 years of church history. **God is as unbothered by funds and the lack thereof, as he is by unco-operative political systems.** He will do as he plans and will always provide the resources. As his people, we are not at the mercy of uncertain economic systems but live as the objects of his love and concern. In Christ, he will always provide for us.<sup>xxxvi</sup>

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<sup>xxxiii</sup> 1 Peter 5:7

<sup>xxxiv</sup> Conversation with Dr Andrew Bain.

<sup>xxxv</sup> Ephesians 4:25-29

<sup>xxxvi</sup> *Westminster Confession of Faith*, XII

## STUDY 6 DISCUSSION QUESTIONS:

1 Peter 5:1-11

1. Describe the job of the elders in verses 1-4. What relationship do they have to Christ? How does he reward them and hold them accountable?

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2. What attitudes should we have to our elders? (v 5)

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3. What expectations should we have of God? Of the devil? (v6-8) How does this shape our expectations of how 'easy' church will be for us and for our elders?

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4. What might Peter mean by 'suffering' in verse 9? Who does he say 'suffers'? How does this relate to our expectations of what our church experience might be like? How does resisting the devil relate to knowing this?

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5. How does Peter comfort his readers (and us) as we manage this suffering? (verse 10-11)

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6. What expectations do you have of going to church? Should you have to think about how it all works? Why or why not? How does thinking about the elders and suffering relate to how you might calibrate your expectations?

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7. Are you an elder? How do you want to grow to be more like your heavenly Shepherd?

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8. Are you not an elder? How do you want to get better at being an encouragement to your elders? (see Hebrews 13:17).

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9. In what concrete ways can you contribute to the wise preparation of the church for potential financial hardship?

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## 7. STUDY SEVEN

### Unavoidable: Debt and Taxes

#### *Does our relationship with the Bank and ATO matter?*

How do we think about tax and debt as Christians? Here again, the twin principles of avoiding greed and being generous along with trusting God and not being anxious help us navigate these issues.<sup>xxxvii</sup>

As we finish our exploration of money in Scripture, we need to briefly consider taxation and debt. These are two significant topics which we cannot cover comprehensively in this brief article. However, **we can consider how generosity and trusting God can shape our attitudes to these issues in ways that honour the Lord Jesus.**

#### Taxation

Taxation is a thorny issue. Christians attitude to taxation can vary from thinking it a kind of 'legalised theft' (and therefore immoral) through to seeing it as a social good to be endorsed. The issue is coloured by our sense of how our taxation might be used within our society, the level of taxation (particularly in comparison to other countries or times) and who is taxed.

Scripture's view regarding taxation is surprisingly simple. Tax evasion is sinful and we need to repent of it (if we have engaged in it) and pay what we are supposed to pay. Romans 13:6-7 is uncomplicated and clear. If the government says we need to pay a certain tax or revenue then we are obliged to pay it. This is consistent with the example of Jesus choosing to pay what he considered an unjustified tax and using tax collectors as examples of verified sinners.<sup>xxxviii</sup>

The social and political context of Romans 13 is helpful as we consider this further. Roman taxes were a substantial proportion of a person's income. They were gathered unfairly, according to the ethical standards of the tax collectors (which were notoriously low). They paid for the Roman military which commonly engaged in ruthless and corrupt practices which were against Christian principles.<sup>xxxix</sup> It would have been hard to run an argument to the first Christian who read Romans 13 that their good was being served by the taxation that was exacted from them. Despite this, Paul is brief, clear and straightforward. As followers of Jesus, they – and we – are to pay taxes.

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<sup>xxxvii</sup> *The Gospel in Society Today committee is grateful for the time and expertise of Dr Andrew Bain. Andrew is QTC Vice Principal, Ethics lecturer, and former economist. Although any errors remain the responsibility of the writer, the wisdom he provided will be reflected throughout these articles and from time to time will be directly referenced*

<sup>xxxviii</sup> Matthew 17:24-27; Luke 18:10-14

<sup>xxxix</sup> Conversation with Dr Andrew Bain

In our day, we can see that paying our taxes often adds to the social good. It also, for example, eases the burden of identifying and penalising tax evasion on society.<sup>xl</sup> It enables us to trust God with our government and continue to pray for it, as we are commanded.<sup>xli</sup> While we might not pay more than we need to, this attitude is itself a generous one in which we demonstrate we do not fear because we trust in God.

## Debt

Debt is a difficult problem for many Australians. In 2022, the average household debt was estimated at around A\$276,000, suggesting household debts total just under A\$2.6 trillion.<sup>xlii</sup> This includes mortgages, of course, but is still a significant sum of money and the burden of debt for many of us creates stress and anxiety.

**As with taxation, our attitude to debt needs to be framed by the gospel.** Scripture is clear that if we owe someone money we need to pay them back.<sup>xliii</sup> Although this is a simple concept, in our social and economic context it is complicated. In order to have the credit rating we need to secure a mortgage, we need to demonstrate that we can manage debt. So, we need to go into short term, smaller debts so that we can obtain a lifetime debt. Further, increasingly this is experienced by us as numbers on a computer screen. Our disconnection from physical money, along with the constant temptation to go into more debt for short term gain, can inoculate us from the necessity of repaying debt. As Christians, being clear that we don't own the money that has been loaned to us, helps us to develop the discipline to trust God with our debts and pay them back faithfully.

Scripture is clear that it is better to avoid debt altogether, but in practice for most of us that is impossible.<sup>xliv</sup> We can live out that principle however by being disciplined in how much debt we accrue and for what purpose. Banks and other lending facilities will tempt us to keep on borrowing and our circumstances often mean that we do need to take on substantial debt to secure long-term housing. **If we understand that the purpose of work is not to pay back debt but to have money so that we can meet our obligations and to be generous, then we will try to avoid as much debt as possible.**<sup>xlv</sup> The extra interest we need to pay on top of the capital repayments minimises what we have to give away.

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<sup>xl</sup> Chapter 4 is full of thought provoking observations and examples, such as those found on page 71. (*Economics in Christian Perspective: Theory, Policy and Life Choices* by Victor V. Claar and Robin J. Klay; IVP: Downers Grove, Illinois 2007) p. 206

<sup>xli</sup> 1 Peter 2:12

<sup>xlii</sup> [How much debt does the average Australian have?](#) Cited 15<sup>th</sup> January, 2025

<sup>xliii</sup> Romans 13:8

<sup>xliv</sup> Conversation with Dr Andrew Bain.

<sup>xlv</sup> Ephesians 4:28

Having high or increasing levels of debt also increases our anxiety and challenges our capacity for generosity.

As we think about the discipline of minimising our debt and paying it back faithfully, it is helpful to consider why are tempted towards debt. For some of us, one of the sins we will fight in this regard is covetousness. We want things that we cannot afford for all kinds of reasons. The Bible warns us about this sin and calls on us to follow Jesus by denying ourselves.<sup>xlvi</sup> While this is difficult for us to hear, knowing that this is part of how we live as disciples of Jesus can help us to manage and minimise our debt.

For some of us, debt is going to be the reality for the rest of our lives. As we think about debt, the foolish or necessary decisions we have made in our lives have led to more debt than we can manage. There are advisers and strategies we might be able to access to relieve some or all of that and these might worth investigating.<sup>xlvii</sup> However, the greatest relief comes from God himself. Although we owed him more debt than we can ever pay, he sent his Son to pay for us completely. In Christ, we are able to face the future knowing that in him we are free. Like the slaves in the early church, our freedom in Christ is not dependent on external circumstances.<sup>xlviii</sup> This enables us to trust God with our situation and to expect him to look after our physical needs as he promised.<sup>xlix</sup>

**Basic Principles**

Throughout our exploration of money, we have used the framework of trusting God with our anxieties and growing towards greater generosity as the twin principles that govern our thinking on this issue. **Jesus’ death and resurrection matter to us in all kinds of ways, including how we think about and use our money.** However, as we continue to discuss, think and pray about money, we can do so as those who live dependent on his mercy, being transformed by his Spirit in the freedom he gives us as forgiven in Christ.

**STUDY 7 DISCUSSION QUESTIONS:**

Read Matthew 6:1-4; 25-34

1. How does knowing God shape how we give? (verses 1-4)

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<sup>xlvi</sup> Exodus 20:17; Mark 8:35-36

<sup>xlvii</sup> National Debt Helpline: 1800 007 007 and online: [Welcome Page - National Debt Helpline](#); There are also other debt management systems and help available for a fee.

<sup>xlviii</sup> 1 Peter 2:16

<sup>xlix</sup> Matthew 6:33-34

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2. Why might 'secret giving' matter to God? How does 'secret giving' challenge our hearts?

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3. When might 'secret giving' not be practical? How can we minimise the 'loudness' of our giving when this is the case? What are some ways we can speak of this to ourselves and pray about this that might help us in these situations?

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4. What does Jesus say about God's knowledge of our need for food and clothes in 6:25-31? How should this shape our attitude to these things?

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5. What does it mean to 'seek God's kingdom'? (6:32-33) How might this affect how we live from day to day?

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6. What does Jesus' conclusion in verse 34 mean?

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7. How do needing to live in this world (and so needing food) and needing to follow Jesus in this world interconnect according to this part of Scripture? What would you like to do differently as you reflect on Jesus' priorities and God's generosity?

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8. How might this affect your prayer life?

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### EXTRA STUDY QUESTIONS

Romans 13:1-14

1. What was Paul's attitude to the governing authorities? (verses 1-5) List his beliefs about government. Are any of these at odds with your beliefs?

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2. How does accountability work for government, according to these opening verses?

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3. Why do you pay taxes? (verses 6-7) As you reflect on your life, do you give taxation, revenue, respect and honour to those to whom you owe such things? Which one/s do you struggle with (even if you do give what you owe)? How might you pray about this?

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4. What debt do we always owe? (verses 8-10) What does this mean in your life? What spiritual impact does it have on you?

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5. What are we to avoid? (verses 11-13) What are we to do instead? (verse 14) What might this have to do with taxation and debt?

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6. From this series or this study, what one area would you like to grow in? What might be a good first step into this area of growth? How can your group members (or friends) be praying for you and helping you to be accountable with this?

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