

“Full of common-sense advice on spending, saving and giving, *Money Counts* also offers the uncommon sense that comes from viewing life in the light of God’s generous grace and his promise of eternal glory. Read this book and learn to view giving as a liberating act of worship.”

**TIM CHESTER**, Pastor of Grace Church, Boroughbridge, Yorkshire; author of *You Can Change* and *The Busy Christian’s Guide to Busyness*

“You will be inspired and stretched by this book! *Money Counts* provides insight to everyone, from those on high incomes to those not so well off and everyone in between, because it contains fantastically accessible biblical teaching about the role money should play in our lives.”

**MATT BARLOW**, Chief Executive of Christians Against Poverty

“This insightful book reminds us of an illuminating truth often hidden under the busy surface of our daily lives—that the way we view money and wealth reveals who we really are and what we really believe. Graham Beynon skilfully mines the abundant riches of the Bible to uncover deep truths about money, reminding us that the heart of the problem is the problem of the heart. *Money Counts* will not only make you rethink how you view money, but will challenge you to rearrange the affections of your heart.”

**TOM NELSON**, Senior Pastor, Christ Community Church, Leawood, Kansas; author of *Work Matters* and *Gospel Shaped Work*

“This is my new go-to resource to help myself, and my family, friends and Christian brothers and sisters, become better stewards of God’s blessings. *Money Counts* is a gospel-rooted, sin-exposing, God-glorifying study on money and possessions that encourages us to ask wise questions before we spend, save and give away money.”

**JUAN SANCHEZ**, Senior Pastor, High Pointe Baptist Church, Austin, Texas; author of *1 Peter For You*

“We stress about it, relax because of it, run away from it, worship it. Christians tie themselves in knots over their attitudes to money. Yet the Bible is dripping with God’s wisdom to guide our hearts and our behaviour in this area. This book won’t write your household budget for you or give a straight yes/no on whether to purchase that latest box set. It will go one better. It will enable you to think God’s thoughts after him and give you a biblical framework for right thinking and decision-making on money matters.”

**ORLANDO SAER**, Senior Pastor, Christ Church Southampton, UK; author of *Big God* and *Iron Sharpens Iron*

“Christians down through the ages have wrestled with money: its meaning, purpose, dangers and opportunities. Graham Beynon has produced an excellently practical, insightful, and motivational resource for helping us all grow in generosity. I enjoyed this book, found it challenging, and will be recommending it to others too. Read it, and consider how you can use the resources God has given you to invest in eternity.”

**JOSH MOODY**, Senior Pastor, College Church, Wheaton, Illinois; author of *Journey to Joy* and *How Church can Change your Life*

**GRAHAM BEYNON**

# **MONEY COUNTS**

How to handle money in your  
heart and with your hands



*To my parents-in-law, Gordon and Helen, who have  
been an example of discipleship in so many ways,  
but not least in their use of money.*

Money Counts *How to handle money in your heart and with your hearts*  
© Graham Beynon/The Good Book Company, 2016.

Published by  
The Good Book Company  
Tel (UK): 0333 123 0880  
International: +44 (0) 208 942 0880  
Email: [info@thegoodbook.co.uk](mailto:info@thegoodbook.co.uk)

Websites:  
UK: [www.thegoodbook.co.uk](http://www.thegoodbook.co.uk)  
North America: [www.thegoodbook.com](http://www.thegoodbook.com)  
Australia: [www.thegoodbook.com.au](http://www.thegoodbook.com.au)  
New Zealand: [www.thegoodbook.co.nz](http://www.thegoodbook.co.nz)



Unless indicated, all Scripture references are taken from the HOLY BIBLE,  
NEW INTERNATIONAL VERSION. Copyright © 2011 Biblica, Inc.™  
Used by permission.

ISBN: 9781910307359

All rights reserved. Except as may be permitted by the Copyright Act, no  
part of this publication may be reproduced in any form or by any means  
without prior permission from the publisher.

Design by André Parker

Printed in the UK

# Contents

|    |   |     |
|----|---|-----|
| 1  | Getting to grips with money                           | 7   |
| 2  | How money became God                                  | 17  |
| 3  | Loving the right God                                  | 29  |
| 4  | What God <i>doesn't</i> say about money               | 37  |
| 5  | Invest in eternity                                    | 51  |
| 6  | Guarding against greed                                | 63  |
| 7  | Giving and the gospel                                 | 77  |
| 8  | Giving in practice                                    | 89  |
| 9  | Living with money                                     | 101 |
| 10 | Give me...  | 115 |
|    | Appendix One: Debt, loans, mortgages<br>and insurance | 119 |
|    | Appendix Two: Resources                               | 124 |
|    | Appendix Three: A prayer for the rich                 | 125 |





# 1. Getting to grips with money

How are you feeling about money right now?

Some of us would like to escape money altogether. It's a source of annoying decisions, boring lists, family arguments, and maybe paralysing anxiety. Money keeps us awake at night.

But others of us want to embrace money, rather than run from it. It is the source of new opportunities, exciting prospects, the promise of comfort, and maybe reassuring security. Money helps us sleep at night.

These are the opposing feelings we often have about money: fear and desire. Christians are not immune from such feelings and, for Christians, we can introduce an extra component: guilt. We know we should give money away, so we easily feel guilty about how much we keep and spend on ourselves. We get trapped into grudgingly giving to push back the guilt; or guiltily keeping and feeling a bit bad when we enjoy our earnings for ourselves.

Jesus offers us a better way. A way of handling money which means faith instead of fear, and a desire to honour God instead of gain for ourselves. He offers a way of being generous rather than greedy, and cheerful in our giving and spending rather than grudging or guilty.

Imagine that. Imagine contentment rather than coveting. Imagine generosity rather than grasping. Imagine peace rather than anxiety. Imagine controlling your money rather than being

controlled by it. Imagine loving using money for God's glory rather than loving it for ourselves. That is what Jesus offers.

But to get there, we'll have to understand both Jesus and money better. We'll need not just some top tips on finance, but some surgery on our hearts. That may not be easy, and it will take longer to read than "Five sure-fire ways to solve your money problems". But it will be most wonderfully worth it.

## **The importance of money**

Jesus said more about money than any other topic: more than sex, more than hell, and more than salvation. That simple fact should tell us how important it is—or rather, how important it is that we get money right. Money itself isn't actually very important at all. It is only pieces of coloured paper, stamped metal, or figures on a screen. There was a day when money was made of gold or silver and the coin you held in your hand was actually worth the amount stamped on it. But today money is a kind of IOU or promise. What's in your wallet is actually worthless.

But Jesus knew how important it was, because lots of things hide behind money. Possessions and life style. Pleasure and enjoyment. Security and assurance. Power and influence. Money is just the front man for these much more significant desires and issues.

This is why money is so significant: your view of money reveals what you think life is all about.

The board game *The Game of Life* shows us one view. You play your way through life making decisions about study, career, and investments. You are dealt various opportunities and misfortunes. And at the end of the game, how do you work out who has won? By counting up your money. The one with the most is the winner. This is the standard view



in the western world today. A successful life is all about accumulation and enjoying a good standard of living. Wealth equals winning.

Jesus once spoke about a man who would have won *The Game of Life*. He was farmer who was doing well and planning an early retirement. But Jesus said that God's verdict on him was: "You fool!" (Luke 12 v 20). Jesus thought that his was a wasted life because it was a spiritually impoverished life.

Jesus said so much about money because money is not a financial issue so much as it is a spiritual issue.

## **The importance of money to Christians**

The sixteenth century reformer Martin Luther once said that there were three stages to a person's conversion: their heart, their mind and their wallet. He recognised that often the last area of Christian life to be devoted to God is our money.

There are a number of reasons for that. One is cultural: we don't think it's polite or right to talk about money very much. We don't ask people what they earn, let alone what they give. Another reason is biblical: Jesus warned us about making our giving something we were proud of. So he told us to do it secretly (Matthew 6 v 1-4). Another reason is personal: we think it is our money. We earned it; we own it; we can do as we please with it.

Of course, all over the pages of the Bible we are reminded that everything in fact belongs to God, and everything we have should be offered to him. Our whole life is to be lived in worship of God (Romans 12 v 1); we are to love God with all of our being (Deuteronomy 6 v 5). We cannot point to any part of life and say: "Hands off God, that's mine".

We may know those truths, and yet still think "Hands off God" with our money. At most, we give some money away, and

then spend what's left as we want. In other words, we are in danger of never thinking about our bank balance as Christians.

There's more to a Christian view of money than merely "giving". It's about how we view money and what our attitude is to money. That flows into how we decide what to give and where to give it; but it also affects what to spend, and what to spend it on; what to save and what to save it for.

It's worth asking: apart from possibly giving more, do we as Christians look any different to our non-Christian neighbours when it comes to how we view, and how we handle, money?

*If the answer is no, then something must be wrong.*

One thing that goes wrong is that we simply don't think about it, don't discuss it, and are rarely challenged on it. A friend of mine who works as a pastor said that in decades of ministry, people have come to him asking for help with all kinds of problems in their lives. There were marriage issues, parenting concerns, work pressures, relationship breakdowns, sexual sins, self-image problems, anxiety and more. But no one had ever come to him and said they had a problem with handling money. No one had ever said: "Please help me with my greed".

We may have a vague feeling that we may need to turn the volume control down on "greed". But that's about it. If you are like me, you need to think much more deeply. I am no different. Reading, thinking, and writing for this book has been good for me and challenging to me. My hope is it will be helpful to you.

## **The scope of money and situations**

We need to be aware that once we start talking about money, the scope of the topic is huge! We're going to have to set some boundaries. We could think about social justice and care for the poor in our society and around the world. We could think about

a Christian view of economics and markets. We could think about the worldwide causes of poverty. But we're not going to do any of that.

We're going to think about how you handle your money. How you view it, think about it, and use it. Behind that are issues of trusting God for provision versus anxiety over money; contentment with what we have versus a longing for more; loving God versus loving money. As we'll soon see, you can't think about money without talking about your heart.

So we're focussing on you. And you will come to this book with a unique set of circumstances regarding money—how much you have, or don't have; how you were brought up to view money; how your friends inside and outside church talk about and spend their money; and so on.

Reading this book will be:

- *students who are already in debt because of student loans*
- *young professionals who have more money than they are used to*
- *young families with one person earning who are struggling to pay the bills*
- *single parents who are on income support*
- *those who own a large house and a holiday property*
- *those in rented accommodation with no prospect of home ownership*
- *people with credit card bills they're not sure how they'll pay*
- *people with significant inheritances from parents they're not sure how they'll spend*
- *middle aged empty-nesters who discover they have more spare cash than they used to*
- *retired folk who are having to be careful on expenditure*
- *those considering earlier retirement because they can afford it*

Money is not simply an issue when you are poor or if you are rich. Money is an issue for everyone. Poor people can often be greedy, rich people can often be stingy, and middle-income people can often be both! There is no level of wealth that does not come with challenges! We all need to think about our attitude to money, no matter what our situation. What options and opportunities we have will vary, but we can all learn from Jesus when it comes to our money.

Some people reading this may need help getting out of debt or dealing with the fall-out from serious financial problems. This book isn't going to address those issues, and I'd encourage you to get help elsewhere. But do read on as well—because, even once practical situations are dealt with, we all need to get our hearts right and get good guidelines in place for the future.

## **Money is not bad**

What is money? Put simply, it's a tool of convenience to exchange work and goods between us. We see an example of this in the Old Testament. The people needed to go up to the temple in Jerusalem and take their tithe with them to eat in the presence of God. But if they lived a long way away they could sell the animals and buy new ones when they got to Jerusalem (Deuteronomy 14 v 24-26). It was easier to carry the money than the animals.

Money is a convenient way of swapping things, like the work you do for the food you want. As such is it not wrong or bad in itself. In fact, God expects us to earn and use money:

Make it your ambition to ... work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody. (1 Thessalonians 4 v 11-12; see also Proverbs 10 v 4; Ephesians 4 v 28)

God expects people to be productive and provide for themselves. There is nothing ungodly about a profit margin—it is the expected result of hard work sincerely done.

It's important to say this because some people explicitly or implicitly think money is bad. The most obvious example in history is people taking vows of poverty. Owning nothing and then begging for food was thought to be more spiritual than working and earning money. But there is nothing necessarily more spiritual or pure about being poor.

The idea that money is bad is less common today, but there can still be the assumption that money is “dirty”. We feel a little embarrassed about having it, especially in large quantities. Of course if we're viewing it and handling it wrongly then we should feel embarrassed, but the point is that it's not wrong in itself. It's not a necessary evil but a useful convenience.

This extends to the things that money can buy. Possessions are not wrong either: having a car, a dishwasher and a TV is not ungodly. Western culture is rampantly consumerist and we mustn't unthinkingly swim along in that stream; but the answer is not to join a commune or live on the street. We are called to live radically differently to our culture; but we are still called to live within it.

So there is nothing wrong with money and what it can buy us. The trouble is that there is something wrong with people. That's where the danger starts.

## **Money is dangerous**

Jesus says:

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 v 24)

The danger of money is that it becomes our master instead of God. We'll consider this verse in more detail later, but for now consider this: money involves a spiritual battle. It is God or money that will rule in our hearts. Money is dangerous because it is not simply a matter of advice and decision-making; it is not just about budgets, careful spending, and wise investments. It is about our hearts. It is about what we love and worship.

This is why Jesus said it was hard for the rich to enter the kingdom of heaven (Matthew 19 v 23). This is why the apostle Paul tells us that “greed ... is idolatry” (Colossians 3 v 5). This is why we are told to watch out for greed (Luke 12 v 15), run away from greed (1 Timothy 6 v 10-11) and to kill off greed (Colossians 3 v 5). This is why the love of money is the root of all kinds of evil (1 Timothy 6 v 10). This is why money is dangerous.

It is quite frightening to think that we can love and worship money rather than God. And none of us are immune; from poverty to wealth, and everywhere in between, love of money is both possible and popular.

## **Money can be used well**

We need to be very aware of the dangers of money, otherwise we're being naïve. But that doesn't mean we need to be negative about money. It certainly doesn't mean the answer is to ignore money or avoid dealing with it. As with all areas of creation, the Christian answer is not to shun it but rather to learn how to use it well.

Jesus told his followers:

Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. (Luke 16 v 9)

That must mean there is a way to use money in a way that God approves of. That means that we can please God, glorify God, honour God, and worship God with our money. We can care for his people and extend his purposes in this world. We can use our money in a good and meaningful way. It is quite exciting to think we can use our wallets in a way that pleases God!

But before we can work out how we might do that, we need to see how it is that Money replaced our Creator as the god of so many lives and hearts.

### **Questions for reflection:**

1. What is your instinctive feeling about money: that it is something you want or are wary of?
2. Do you think of money as “wrong” in any way? Why?
3. Do you honestly think money is dangerous? Why or why not?
4. What practical decisions do you face with regard to money?
5. Do you think of money decisions as opportunities to glorify God?