What Your Attitude Toward Money Reveals About Your Heart

"… for where your treasure is, there your heart will be also" (Matt. 6:21, MEV).

Throughout the centuries, the church has watched as the pendulum swung between two thoughts: vows of poverty and the "prosperity gospel." In times past, Christians equated oaths of poverty with deep spiritual maturity; whereas the prosperity gospel echoes the opposite, that wealth is a sign of God's favor.

Both extremes offer a false sense of spirituality and a wrong view of God. Poverty does not necessarily enhance spirituality, and the prosperity gospel is not the real gospel. God may prosper us but that is secondary—a relationship with Christ is primary.

America needs a reality check. Thousands of children die quietly in some of the poorest villages on Earth every day. Research shows that for the 1.9 billion children in third world countries, almost two in three lack access to clean water and must survive on less than $2 a day. This is extremely disheartening.

The average low-income family in America is wealthier than millions across our globe. We often fail to realize just how blessed we are. Rather than using our resources to serve, they have become our master. We must recognize God again as the true source of blessing and abundance.

On March 30, 1863, Abraham Lincoln issued a historic proclamation appointing a National Fast Day. He said, "We have forgotten God, and we have vainly imagined, in the deceitfulness of our hearts, that all these blessings were produced by some superior wisdom and virtue of our own."

Lincoln recognized that most Americans credit themselves with their success rather than God. We either worship the god of this world, or the true and living God: *"No one can serve two masters. For either he will hate the one and love the other, or he will hold to the one and despise the other. You cannot serve both God and money"* (Matt. 6:24).

Consider the following:

1. Money is a heart issue. God does not need our money—but money can be a gauge that measures spiritual health. This is no doubt why Jesus taught on stewardship more than any other topic, saying, "For where your treasure is, there your heart will be also" (Matt. 6:21). First Timothy 6:6-10 says, "But godliness with contentment is great gain. For we brought nothing into this world, and it is certain that we can carry nothing out. If we have food and clothing, we shall be content with these things. But those who desire to be rich fall into temptation and a snare and into many foolish and harmful lusts, which drown men in ruin and destruction. For the love of money is the root of all evil. While coveting after money, some have strayed from the faith and pierced themselves through with many sorrows." It all starts here—the love of money is a snare that leads us further and further from God.

2. Wisdom in stewardship is foundational. One definition of stewardship notes that people who have yielded control of their finances to Christ habitually honor Him in their financial decisions and steward resources that He has provided. Budgeting resources and controlled spending is wise stewardship. Do you "need" something or do you simply "want" it? This question is at the heart of good stewardship. Budgeting (good stewardship) is the control valve to spending and to money worship. Budgeting allows you to control your desires rather than allowing your desires to control you.

Money loses its power when you give it away and budget its influence.

3. Determine how much to give on a regular basis. “Let every man give according to the purposes in his heart, not grudgingly or out of necessity, for God loves a cheerful giver” (2 Cor. 9:7). Sadly, many use this Scripture to support minimal giving when it actually promotes the opposite. From my perspective, the New Testament believer isn’t “required” to tithe, but they should be a very generous person. Ten percent is a good number … it offers a starting number to budget in. David said, “I will not offer up to the Lord burnt offerings that cost me nothing” (2 Sam. 24:24).

Giving to the Lord must cost something—that is true, sacrificial giving. Routine, collective giving—through the church, for example—is a spiritual principle intended to help one another and further God’s kingdom. It’s a sad reality that the church, in general, does not give as God intended, and has, in fact, given its responsibility to the government.

4. Motive is the key. The Bible refers to a “rich fool” who said, “I shall say to my soul, ‘Soul, you have many goods laid up for many years. Take rest. Eat, drink and be merry.’ But God said to him, ‘You fool! This night your life will be required of you. Then whose will those things be which you have provided?’ So is he who stores up treasure for himself and is not rich toward God” (Luke 12:19-21).

Having a savings account wasn’t the issue; his heart was corrupt. He was a selfish, self-centered man. God judged him for it. Had the man said, “God, I have many goods laid up for many years. What would you like me to do with these resources?” he would have been in the center of God’s will. This man’s attitude about his money revealed his heart.

In the same way, our attitude reveals the condition of our heart: *“For where your treasure is, there will your heart be* *also*” (Matt. 6:21).

Money can be a wonderful servant but a terrible master! *“For what does it profit a man if he gains the whole world, and loses his own soul?”* (Mark 8:36). {eoa}

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