

***Poor people are as much in danger from an inordinate desire towards the wealth of the world as rich from an inordinate delight in it.***

Matthew Henry

Many people are resistant to following God's desires for how they spend money or to having a written spending plan. Both attitudes are results of wrong views of who God is and what He wants for their lives and of what the role of money is in providing pleasure, self-worth, significance, and security in life. Listed below are different outlooks which become obstacles to following the Lord in the area of finances.

| Obstacle Outlook  | God's perspective   | Verses  |
|---|---|---|
| I can find a way to make a lot of money quickly without much work, get rich quick (gambling, lotteries)   | Get rich quick schemes usually end in loss not gain. God says that diligence leads to profit, not haste.  | Proverbs 21:5                                   |
| Greed — "I want more, I want the best, and I'll not be satisfied with anything less."   | God wants to be the object of our devotion and commitment, not money or possessions.  | Luke 12:15                                      |
| Loving money so much that you will not part with it: you will not give to God's work or to your own family.   | God says the love of money is a form of idol worship; the money is not the problem, but the attitude.   | Ecclesiastes 6:10, Matthew 6:24. 1 Timothy 6:10 |
| I will not provide for my immediate family, either because I do not work, I do not manage my money well, or I want the money for me.                          | God says that if we do not provide for our relatives, and especially immediate family, we are worse than an unbeliever.   | 1 Timothy 5:8                                   |
| Economics comes before morality. I make decisions based on how it impacts me economically, even if it goes against what God wants.                            | God calls us to a total commitment to Him. We can tell a lot about our spiritual commitment by how we handle finances.  | Matthew 6:33-34                                 |
| A lack of contentment: a lack of acceptance of our financial status (different from complacency)  | God may want us to change aspects of our lives that affect our ability to earn income, but to accept our financial status.  | Philippians 4:11-12                             |
| Pride: we feel superior because of what we possess, we think we deserve it. Or self-pity: we are resentful because of what we don't have but think we deserve | God's desire is that we have humility. Humility reflects a condition of the heart. We can accept the amount of wealth God has given us without feeling superior or envious. | Psalms 37:11, Proverbs 22:4                     |
| Disobedience to God's direction in how we earn money and how we manage His money.   | Being obedient means being willing to do what God's Word says, regardless of the costs.   | Matthew 24:45-47                                |
| Debt: owing money that you can not repay completely, even by liquidating your assets.   | Borrowing money presumes on the future. Borrowing money may deny God an opportunity to show Himself faithful.   | Psalms 37:21; Proverbs 22:7; Romans 13:8        |