



IT ALL BELONGS TO GOD

Cover artwork by Frederik, Crossroads South Africa student

LESSON 1

The Source of All Things



CROSSROADS

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INTRODUCTION

The subjects of this course are **God** and **money**. These lessons deal with questions that many people ask and provide answers that most people need. Whether you have a lot of money or almost none at all, this course is a helpful guide to managing your resources. Whether we're rich or poor is not important; what matters is what we do with the money and resources that God has given to us.

The answers given in this course are taken from the Bible, the Word of God. God knows better than anyone else the true value of money. He knows exactly how much we have and also how much we need. He knows the problems that come from having too little money and the problems that come from having too much. "*What problems?*" you may be wondering. "If I had lots of money, all my problems would go away." But as we'll see in this course, that is not necessarily the case.

Because God knows that many of us have the wrong view of money, He wants us to learn His view. It is only when we understand and follow the teachings of the Bible that money will cease to control our lives. Only then will it become our servant rather than our master.

THE CHOICE

The Bible explains our situation in Matthew 6:24: "*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.*"

Therefore, we have to make a choice. Are we going to put God first in our lives? Or are we going to put the pursuit of money first? We can't have it both ways.

While that choice is one of the most important we have to make, it's not the only one we have to make. Even if we choose to put God first, there will still be a lot of decisions we have to make in the area of money, decisions such as how we earn it, how we spend it, how much we save, how much we give and how we enter into debt.

The Bible is filled with teachings about each of these things. As we study the Bible's teachings together in this course, we must do so with humility, understanding that on our own we don't have the ability to make the right choices regarding our finances. Left to ourselves, we are naturally selfish and greedy. It is only by God's grace that we are able to put Him first in our lives rather than prioritizing our wealth or our money. God is the one who loved us and chose us, and in Christ He gives us the ability to love Him back and serve Him alone in our lives and with our money.

ABOUT THIS COURSE

- ✓ This course emphasizes handling money the way God wants us to and trusting Him with our finances.
- ✓ If you are trying to stay out of debt, stick to a budget or start a savings account, these lessons will provide hints and tips about what options you have and what decisions you will need to make. People from every stage of life will find relevant wisdom, guidance and biblical truths about handling their finances God's way.
- ✓ By sharing ten important principles with you, this course will help you develop financial stability and show you that money can be a blessing when used and understood properly. The following are the lessons we will be studying together:

Lesson 1: The Source of All Things

Lesson 2: What God Requires of Us

Lesson 3: What the Bible Teaches About Work

Lesson 4: What the Bible Teaches About Giving

Lesson 5: What the Bible Teaches About Debt

Lesson 6: What the Bible Teaches About Spending

Lesson 7: What the Bible Teaches About Saving

Lesson 8: What the Bible Teaches About Investing

Lesson 9: What the Bible Teaches About Honesty

Lesson 10: The Choice Is Yours

- ✓ Whether you have a lot of money, a little money or no money to speak of, this course is for you. Even if you don't currently have

any money at all, the lessons in this course can be applied to the non-monetary resources that you do have or to the money that you will earn in the future. Furthermore, you will be able to share these lessons with friends and family.

- ✓ Since the Bible passages used in this course were taken from the New International Version (NIV) of the Bible, the material, particularly the fill-in-the-blank questions, can most easily be completed if you use an NIV Bible. If you do not have a copy of the NIV, your introductory packet explains how to get one.

___ I will be using the NIV to complete this course.

___ I will be using a different translation of the Bible to complete this course. (Write the name of the translation you will be using here: _____)

Curtis's Story

CHAPTER ONE: THE GOOD BOOK SAYS

The words “God owns it all” rolled off of Brother Mathias’s tongue as he stood before his congregation. Several members of the Bethel United Church nodded their heads in agreement.

“The Good Book says *God* owns it all!” he repeated. “God owns the cattle on a thousand hills.”

He paused in his preaching as someone shouted an *amen*, and then he continued.

“God owns the wealth in every mine. God owns the coal mines, He owns the gold mines and He owns the diamond mines!”

Soon *amens* punctuated his preaching.

“God owns the rivers,” he intoned. “God owns the rocks and the hills and the sun and the stars that shine!”

By now, the entire congregation was caught up in the cadence of his words—even Curtis Reed.

Curtis did not often attend worship services at Bethel. Sunday was a day that Curtis liked to call his own. But on this particular Sunday, Curtis's wife Yolanda had convinced him to come to church with her and their two children.

Curtis had to admit that it felt good to be there. It felt good to be in the church where he had been a member all his life. It felt good to be sitting next to Yolanda with their son, Tyler, and their daughter, Cia, sitting on either side of them.

As Curtis surveyed the congregation, he had to admit that it felt good to be surrounded by his Heritage Park neighbors. Everywhere he looked he saw familiar faces. These were the people he had grown up with. These were people who knew and watched out for each other.

Curtis even had to admit that it felt good to hear the rich tones of Brother Mathias's voice telling the congregation what the Good Book said. Curtis was so caught up in the preaching that he was about to shout an *amen*. But then he heard Brother Mathias utter these words: "The Good Book says that God even owns the things you think *you* own!"

"What's he talking about?" Curtis whispered to Yolanda. "God owns what I own?" *Where did he get a crazy idea like that?"*

Yolanda's angry glance indicated that she was not about to discuss this in the middle of the service, so Curtis turned his attention back to Brother Mathias.

"God owns the house you live in. God owns the clothes you are wearing right now; He owns the clothes in your closet back home. God owns the car you have in your garage. Yes, brothers and sisters, the Good Book says that God owns it all!"

By now, Curtis's attitude had changed from one of agreement to one of disbelief.

"God owns our house?" he whispered to Yolanda. "If God owns our house, He better tell that to our landlord, who keeps taking those rent checks we send him every month. Those checks come out of *our* hard-earned money!"

In his mind, Curtis continued questioning: “God owns this suit I’m wearing? If God owns it, then why did I pull all of those dollar bills out of *my* wallet to pay for it? God owns the car in our garage? Then why am I making those monthly payments for it? I’ve worked hard for all of these things. They are *mine!*”

At that point, Curtis leaned over to Yolonda again. “Just who does Brother Mathias think he is—saying, ‘God owns it all’?”

Yolonda gently put a finger on Curtis’s lips and, looking him in the eyes, said, “Curtis, honey, it isn’t Brother Mathias who’s saying that God owns it all. Brother Mathias is just saying what the Good Book says. The Good Book says, ‘God owns it all!’”

EVERYTHING BELONGS TO GOD

In the introduction to this lesson, we learned that God is the Creator of the entire world. Everything that exists is from God and is held together in Christ (John 1:3; Colossians 1:15–17). Since God is the Creator of everything, He is also the owner of everything (Job 41:11; 1 Corinthians 10:26). This truth is the key to understanding what the Bible teaches about money and possessions.

Let’s look at some Bible verses that teach that everything belongs to God.

1. Who, according to Deuteronomy 10:14, owns everything that exists?
2. What does Nehemiah 9:6 tell us about God?
3. Read Psalm 24:1–2. According to verse 2, why does everything belong to the Lord?

4. Read Psalm 50:9–12 and write out the verses in the space below.

5. Read 1 Chronicles 29:11–13. What do we learn about wealth and honor from verse 12?

6. Some people, like Curtis in the story you just read, claim that they worked hard for what they have and that they therefore own it. But Deuteronomy 8:16–18 says that there is something we should always remember if we become rich. What is it?

7. Look up the following verses: Psalm 23:1; Psalm 100:3; Philippians 4:19. What do they teach us about our relationship to God?

8. How does knowing that God owns everything change how you live your life?

Not only is God the owner of everything, He is also in control of everything.

Some people agree that God created the universe, but they believe that He has little or nothing to do with the things that have happened ever since. That simply isn't true. The Bible teaches that God is in control of the world He made. This is called God's *providence*. Providence is God's upholding and ruling over the world in such a way that nothing is out of His control (Matthew 10:29–31; Hebrews 1:3). God knows everything that happens in our lives every day, including the smallest details, such as the number of hairs on our head.

9. Read Psalm 139:1–6. What kinds of things does God know about us?

10. Read Psalm 139:13–16.
 - a. What do verses 13 and 15 teach us about God's part in our creation?

 - b. According to verse 16, how much does God know about us?

11. When we look back through the events of history, it sometimes seems as if certain people control everything that happens. Read Isaiah 40:23–24 and Jeremiah 27:5–7. What do these passages tell us about the one who really controls what happens?

12. Some people say that the time and the place of our birth came about purely by chance. However, that is not what God's Word says. Read Acts 17:24–26. What does this passage tell us about God's role in putting us on this earth in this particular time and place?

13. If God is in control of everything, why is the world such a mess? (The following passages may help you prepare your answer: Isaiah 64:7; Romans 1:18–23.)

TRUST GOD IN FAITH

We've already learned that God has created everything, that He owns everything and that He controls everything. Now we will learn that this great God promises to take care of everyone who trusts Him and obeys Him by faith in Christ. What a wonderful promise! The Creator who owns and controls the universe promises to take care of us!

God wants us to trust Him to take care of us (Proverbs 3:5–6). He created us to be completely dependent on Him, but often we try to be independent. In our sin, we want to take care of ourselves, and we end up believing that we cannot trust God for anything. Therefore, trusting God and having faith that He is in control of all things is a gift that He gives us (Ephesians 2:8). God has given us the faith we need in order to trust in the work of Jesus Christ and the power of the Holy

Spirit for everything. By faith we know that every good and perfect gift comes from Him (James 1:17) and that He is in control.

14. Read each of the following verses and write down briefly what will happen to those who put their trust in God.

a. Psalm 32:10

b. Psalm 55:22

c. Proverbs 3:5–6

d. Proverbs 28:25–27

e. Isaiah 26:3

f. Jeremiah 17:7

15. Read Matthew 6:25–34. This passage tells us that we should not worry about things like food or clothes. Rather, we should “seek first his kingdom and his righteousness,” and all that we need will be given to us. What does it mean to “seek first his kingdom and his righteousness”?
16. Philippians 4:6–7 tells us how God will take care of us if we turn our lives over to Him. What must we do if we want the peace of God described in verse 7? (See verse 6 for the answer.)
17. Read Philippians 4:19. Does the promise given in this verse apply to our finances?
18. Do you think it is easy to put your trust in God? Explain your answer.
19. a. What are you going to do, starting today, to build up your trust in God?
- b. Can you do this on your own?

OBEY GOD IN FAITH

Knowing and believing that God will take care of us gives us comfort and assurance. However, if we really expect to receive God's blessing in our lives, we must trust and obey Him. James 2:17 says that faith without works is dead. In the Bible, trusting never stands alone. Trusting and obeying are like two sides of the same coin. We cannot have one without the other.

But even our ability to do good works and to obey God has come to us through Christ. On our own, we are totally corrupt and unable to do anything good. Without Christ, we are inclined toward evil all the time (Genesis 6:5; Ephesians 2:1–3; Titus 3:3). Unless we are born again by the Holy Spirit (John 3:3–8), we will never be able to know or obey God. Jesus Christ was the only person who lived on this earth and obeyed God exactly as He commanded.

20. Read Deuteronomy 11:22–28. According to this passage, what would happen if the people obeyed God?

21. Read Psalm 1:1 and Psalm 112:1. What does each verse teach us about the person God will bless?
 - a. Psalm 1:1

 - b. Psalm 112:1

22. Read the following verses and write down what each one teaches about the results of obeying God.
 - a. Deuteronomy 28:1–2

b. Jeremiah 7:23

c. Deuteronomy 30:2–3

23. What does Deuteronomy 28:15–20 say will happen if the people do not obey God?

What does all this have to do with money? Everything. Understanding these principles is critical. On our own, we cannot do anything good. Even our ability to trust and obey God is a gift from Him, given through His Son, Jesus Christ. God made everything, owns everything and controls everything; we need to submit to Him completely. God will enable those who submit to Him to accept and follow the Bible's teachings about money. He will change our attitude from **self-dependent** to **God-dependent**, from **we own it** to **God owns it**, from **we are in control** to **God is in control** and from **we can take care of ourselves** to **God will take care of us**.

24. Go back and reread the story of Curtis at the beginning of this lesson. If you were talking to Curtis, what Bible verse would you use to help him understand the fact that everything we have belongs to God?

25. How can you show in your daily life that you really believe that God is the owner of all things and that He is in control?

26. We all fail when it comes to trusting God and obeying His commandments. List **three** areas where you need to work on trusting God and obeying His commandments.

a.

b.

c.

CORE TRUTHS FROM LESSON 1

- Everything belongs to God.**
- God controls everything.**
- God takes care of those who trust and obey Him in faith.**

Please print your full name and address. (Please do not remove the covers. The information you provide below is the only way we can track your lessons accurately.)

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