

5 Lies Christians Tell About Money

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I've been a financial coach in my church for several years, and I've seen many financial situations. I've learned that some people pay too little attention to their financial affairs; others too much. Some routinely budget and plan and save; others don't. Some give generously; others withhold.

Most can offer reasons (or excuses) for their decisions. Yet often they're acting based on misconceptions about what Scripture teaches. We need to have an accurate, comprehensive view of biblical personal finance.

To that end, here are five common misconceptions I've come across.

1. God cares more about my heart than what I do with my money.

God certainly cares about the condition of our hearts. And yet there's a "faith and works" connection with money that can't be ignored. A heart transformed by the gospel will result in changes not just to what we *believe* about money but also what we *do* with it ([Jas. 2:14–17, 26](#)).

Money is a big deal in the Bible. We're given more instruction in the Bible about money (more than 2,000 verses) than almost anything else. Jesus told many parables about it, and the apostles had a lot to say about it. We're told to avoid the love of money ([1 Tim. 6:6–10](#)) and to choose God over money ([Luke 16:13](#)), so we can be generous and ready to give ([Matt. 6:2, 5, 16](#)) and put our trust in God, not riches ([1 Tim. 6:17–19](#)). We're also encouraged to plan and save ([Prov. 21:20](#)) and look after the needs of our families and others ([1 Tim. 5:8](#); [Heb. 13:16](#)).

2. I know I need to give, but how much doesn't matter so long as I give something.

There's little disagreement among Christians that giving is encouraged, even commanded, in Scripture ([Mal. 3:6–12](#); [Matt. 23:23](#); [1 Cor. 16:1–2](#)). But when we start talking about "how much," things get tricky.

[Check out this two-part TGC Asks series on the question, "Are Christians today required to tithe?": [7 Reasons Christians Are Not Required to Tithe](#) and [The Bible Commands Christians to Tithe](#)]

Some say we're free to give as little or as much as we want based on how we "feel led," because we're free from the "legalism" of the tithe. It's true that New Testament giving shouldn't be legalistic. But Jesus and the apostles taught proportional and even sacrificial

generosity from a heart of gratitude and worship, which for some may be more than a tithe (Mark 12:41–44; 1 Cor. 16:2; 2 Cor. 9:5–6).

Christians are a long way from obeying this teaching. Depending on which study you read, among professing Christians who attend church regularly, only about 5 percent give at least 10 percent of their income (the traditional “tithe”). Of those who do give, the average is approximately 2.5 percent of income.

3. Debt is unavoidable and not a problem so long as I pay it back and maintain good credit.

Debt is common these days; all forms of consumer debt are on the rise. Some debt may occasionally be necessary, but most kinds can be avoided with careful planning and discipline.

Scripture doesn’t explicitly prohibit lending and borrowing, but it does teach that debt is a form of “bondage,” since it makes the borrower a slave to the debt payment itself (Prov. 22:7). It also makes the borrower a slave to the lender in the sense that the lender has partial “ownership” of the time the borrower must work to pay the lender back.

Unless there’s an overwhelming need to borrow, we shouldn’t put ourselves under the bondage of indebtedness. At a minimum, we shouldn’t frequently borrow, and we should always pay off debt as soon as possible (which is the wise thing to do regardless).

4. God will prosper me financially if I work hard and have enough faith.

Historically there have been two perspectives on financial prosperity and the Christian life. The first teaches that because love of money is the root of all kinds of evil (1 Tim. 6:10), the more money you have, the less righteous you can be. The second teaches that God wants all Christians to be prosperous and wealthy. If we aren’t prosperous, it’s because we don’t have enough faith.

A more accurate biblical perspective is that God in his sovereignty gives some people more, and others less, to steward on his behalf (1 Sam. 2:7; Matt. 26:11). How and why he does so is his business, not ours. Mature believers may be either rich or poor (Prov. 22:2).

5. God has promised to take care of me, so I don’t have to worry about money.

God promises to take care of his children (Matt. 6:25–27; Phil. 4:19). But he also instructs us to take responsibility (and action) for our situation (Prov. 10:4–5). When it comes to finances, we have to do our part.

In light of his promises, we can be free from worry since we know God will take care of us. And given the wise instruction we’ve received, we need to resist passivity and inaction, which presume on God’s kindness.

Money is an important part of our lives, so it's important that we clearly grasp what the Bible teaches about it. Take time to study the Scriptures for yourself and see how they apply to your situation. Read good books on biblical stewardship. Above all, strive to be a faithful steward of all that your King has entrusted to you (1 Cor. 4:2).