

Article

God's Economy: Teaching Students Key Biblical Principles

Lisa Klein Surdyk¹
Seattle Pacific University

Surdyk shares how she uses the Bible as a required text in her class and tells why she integrates biblical principles into her economics courses.

Introduction

“Who would have thought economics had anything to do with the Bible?” is an observation many students have expressed since I began using the Bible as a required text in 1997. Indeed, the Bible has a lot to say about economics! Beginning on the first day of class and continuing throughout the term, students in all of my classes, from freshmen to graduate levels, are exposed to many Bible passages that relate to economic themes. By term’s end, after reading and discussing these passages and writing a short paper, students are more aware of biblical principles on economic decision-making and about how they might apply these principles in their lives. Their comments indicate they learn a great deal. For instance, students wrote these remarks on recent evaluations of a principles of macroeconomics course:

- The Bible really says a lot about money.
- Professor did a great job of integrating our faith and economics. I never paid attention to how closely they are related.
- It was a great chance to learn and read about the biblical perspective on economics and business.
- I learned a lot about how Christians should live out their faith in the economic world.
- This was my best example of a class that integrated faith into learning. None of my other courses have ever used that much Scripture (except for biblical studies courses).

Observations students make in their papers provide even more detailed evidence of what they have learned.

This paper describes how and why I integrate biblical principles into economics courses.²

The paper begins with an overview of the process, then explains reasons to use the Bible as a text, describes how I introduce the process to students and conduct class discussions, and summarizes principles relating to economic decision-making that emerge from the assigned readings. The paper concludes with a discussion of the essay assignment and includes excerpts from student essays. The ideas here may be applied in economics, introduction to business, ethics, finance, accounting, or other related courses.

Overview of the Process

Students read two or three Bible passages per week on average, starting with the early chapters of Genesis and progressing through the Old and New Testaments. A current reading list appears in Appendix A.³ The list is by no means exhaustive, but the selections are representative of the Bible's teachings on issues related to economic decision-making. Appendix B groups the Bible passages by topics. In class, I engage students in a discussion of the Bible passages without assuming they have a comprehensive knowledge of the

Bible. At the end of the term, students in lower-division courses write a short essay describing the Bible's teaching on a particular topic, based on their readings and class discussions, and ways they might apply the biblical principles in their lives. Appendix C contains the essay assignment from a recent principles of macroeconomics course.⁴ Upper-division students are required to integrate biblical principles in their term papers. The goal of the process is that students apply the principles they learn in subsequent business or economics courses and, more importantly, in their personal and professional lives.

Why I Use the Bible as a Required Text

In my early years of teaching in a Christian university business school, I discussed in classes biblical views of topics such as work, debt, money, the environment, and poverty. (See Surdyk, 1995 for a description.) Students generally responded positively to such discussions. However, few students participated in the discussions, perhaps because few had the requisite biblical background even though most undergraduates at my institution

(approximately 70 percent) are professing Christians. Another drawback was that I typically paraphrased the Bible passages or quoted verses out of context for the sake of time. Now that they read particular Bible passages and write essays about them, students participate more meaningfully in class discussions and explore the biblical themes in more depth.

Many Christians seem to have a very limited understanding of the implications their faith has in their economic lives. Further, many students need specific guidance in applying Christian principles to economic decision-making. For example, students often communicate a disdain for work, considering it a necessary evil that gets in the way of more fulfilling pursuits, and they fail to appreciate the benefits of living out one's God-given calling or vocation. Others express the view that happiness depends on one's level of material wealth and that they will do just about anything to achieve it. It seems money drives their decisions. So, too, many Christians in our society forget the importance of regular Sabbath rests or ignore the needs of the vulnerable poor in our world.

The lack of understanding of biblical principles related to

wealth, work, and rest has some very tangible consequences. For instance, recent studies have shown that credit card debt is becoming a problem for more and more college students. In fact, in 2000, 78 percent of college students had at least one credit card, and the average balance was more than \$2,700. Consumer advocates say increased credit card marketing to college students has led to a rising tide of bankruptcies among young adults (Hale, 2001). Moreover, a study of 30 mainline and evangelical denominations by the research group Empty Tomb, Inc., found that in 1998 church members gave only 2.5 percent of their after-tax income to churches. This was a 19 percent decline from 1968 levels (Guthrie, 2001). In addition, in a recent survey by the Presbyterian Church USA, approximately 60 percent of the respondents reported spending less than five hours a week in activities that could be regarded as Sabbath-keeping, and while a majority saw it as a time for personal rest and restoration (79 percent), a far smaller number focused on its religious aspects such as showing the Kingdom of God to the world (55 percent) (Guinn, 1999).

Another motivating factor has been evidence that students behave less cooperatively after exposure to the self-interested models in economics courses (Frank, Gilovich, & Regan, 1993). Since the Christian faith emphasizes the importance of loving our neighbors as ourselves and being selfless in service to others, it is important for students to distinguish between healthy self-interested behavior and behavior that may violate biblical principles.

Materialism, workaholism, and other such issues are prevalent in our society, and Christians are not immune to these trends. As James Halteman (1995) noted, “Perhaps the area of consumption is the most serious blind spot contemporary Christians have in the exercise of their faith” (p. 72). Indeed, when Christians fail to keep God at the center of their lives, they may look to secular society in their search for meaning and buy into (pun intended) the message that meaning and true happiness are found in money or possessions. Often, people believe the more goods and assets they own the less likely they are ever to want for anything; they find it easier to trust in material things for their well-being than to trust in God.

The problem is that happiness, joy, and contentment *cannot* be found in material things, so these people continue to feel empty and unfulfilled. In the meantime, they may become overburdened by debt, suffer from the effects of overwork, become hard-hearted towards the needy of our world, worry excessively about their possessions, and miss out on the abundant life that has been promised us in Christ. It is all too easy to let mammon drive our decisions rather than God.

Mammon is a rival god, a spiritual power influencing persons and institutions. The Aramaic word itself means “riches” or “wealth,” but more broadly, it is “something secure, that on which one may rely” (Grant & Rowley, 1963). It is an idol that can swiftly take God’s rightful place in our lives. Pastor Mark Buchanan (1999) wrote that mammon binds us to an attitude of ingratitude (it’s not enough) or fear (it won’t last) or insatiableness (I want more). It may be as pervasive as any false god has ever been. It lures us with promises of comfort, fulfillment, and happiness, but it can never fulfill those promises. As followers of Jesus, we need to be alert to mammon’s influences—both subtle and not-

so-subtle—and examine our ingrained thoughts, attitudes, and habits so we can migrate from trust in mammon to trust in the God from whom all things come, the God who loves us and who will never fail us. As Foster (1985) stated, “The rejection of the god mammon is a necessary precondition to becoming a disciple of Jesus” (p. 28).

Wealth itself is not the problem. Indeed, the Bible contains many examples of how wealth can enhance our relationship with God and be used to help others.⁵ Problems arise when we make economic decisions according to worldly values that run contrary to God’s will.

While not all students necessarily have inappropriate attitudes toward earthly possessions, many can mature in their faith and live more joyful lives by living according to biblical principles on these matters. They may not learn these principles at home or in their churches, though these may be the ideal forums for such discussions. Thus, any class in a Christian business school dealing with wealth creation or resource

management can be an appropriate place for professors to engage students in discussions of biblical perspectives of these issues.

Introducing the Process

On the first day of class, I introduce students to biblical perspectives on economic decision-making in the course syllabus and introductory lecture. I define economics from a Christian perspective as *the study of allocating our God-given resources in a way that glorifies God and promotes abundant life for all persons and all of creation* (adapted from Blank, 1992). It emphasizes *stewardship* of resources. Our capitalist system, even with its many benefits, can lead to an unwarranted focus on scarcity and the ongoing acquisition of more and more material things. By contrast, the Bible teaches that resources are abundant and sufficient for the survival and prosperity of human life and that limits are an essential aspect of the created order. Further, while many influences in our society tend to “dehumanize” us, the Bible reminds us of God’s

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concern for our humanness. We are more than merely “economic agents” or “consumers”—we are infinitely valuable, regardless of our “productivity” or the monetary value the market places on our labor, because God created us and loves us.

In keeping with the Christian mission of our university, we explore the four following themes and consider modern-day applications of them (adapted from Tiemstra, 1993):

1. Stewardship. The earth and everything in it belong to God, the Creator, and humans are stewards or caretakers. God created the world to meet human needs, and it is still capable of doing so. These concepts can affect our views of ownership, perceived scarcity, and resource allocation decisions.

2. God’s special concern for the poor and for economic justice. God’s people are called to help the vulnerable poor and promote conditions that minimize poverty and injustice. God desires that all families have access to productive resources to provide for their material needs.

3. Problems of materialism and consumerism. While material possessions are not

inherently evil, the Bible is clear that materialism—placing the highest value in life on worldly possessions—is idolatry. Material possessions can never provide a person with true fulfillment and security. Also, if we think of others and ourselves as merely “consumers” or “workers,” we may think more highly of people who earn more money or who have the nicest or most valuable material possessions. All persons are infinitely valuable in God’s sight.

4. God’s intent for work and for Sabbath rests. God created humans, in part, to work, to care for God’s creation, and to help creation go on creating (Genesis 2:15). Work, the productive expenditure of energy to accomplish a worthwhile goal, whether paid or not, allows people to exercise creativity and be part of something bigger than themselves, and it provides opportunities for important connections with people. God also intended from the start that humans need regular rest from their work, and God modeled this by resting after completing the work of creation and creating the Sabbath day (Genesis 2:2-3).

I elaborate on these themes below in discussing the specific Bible passages students read.

Class Discussions

Students consider each Bible passage in light of one or more of the four themes described above. Discussions involve one of three methods: 1) in-class discussion involving all students, 2) in-class discussion in groups of about four persons, or 3) online threaded discussion. I use the first method initially so students get comfortable with the process. At the start of those sessions, someone reads the assigned passage aloud.⁶ I usually also project onto the overhead screen the text of the passage from The Bible Gateway Internet site at <http://bible.gospelcom.net/> and provide background information about the passage such as its authorship, audience, and the circumstances under which it was written. When students discuss passages in small groups, one group member is chosen to share the group’s observations with the rest of the class. Sometimes each group reads and comments on the same passage, but more often each group discusses a different passage, as in the case of the short passages from Proverbs.

With recently introduced online components, students can participate in threaded discussions of some Bible passages as an alternative to in-class discussions. I offer a minimal number of bonus points to entice participation. Even so, participation rates range between 40 to 70 percent, which is significantly higher than for in-class discussions. Also, students tend to be much more open, honest, and reflective in their writing than they are in class. Perhaps students find it a safer and more convenient way to participate compared to speaking out in class. It is helpful to be able to read each response (although it can be time-consuming) and to respond privately and directly on occasion.

Themes from the Bible

Students typically read passages in the order they appear in the Bible since some of the passages relate to more than one of the four topic areas. By doing this, they can get the “big picture” of biblical perspectives of these issues through the progression of the Bible story. However, I do try to cluster the readings around certain themes as possible. A drawback of this

approach is that the Bible readings can seem like an “add-on” or parallel track in the curriculum. Another approach would be to target certain Bible passages toward particular topics in the curriculum, but some of the biblical themes transcend any one topic in the courses.

What follows is a summary of the themes that emerge from the Bible passages and ideas for integrating them with topics in the economics curriculum.

***Genesis 1:27-31; 2:1-17; 3—
The Creation Accounts and
the Fall of Man***

The opening chapters of the Bible shed light on the concepts of stewardship, work, rest, materialism, and poverty. They also can allow us to view *scarcity* differently. We learn that God created the world and all things in it and gave them to humans for their use, survival, and enjoyment (e.g., 2:1-9; 1:29). We also learn that God intended from the beginning for humans to work, to care for His creation (e.g., 1:28, 2:15), but the nature of work changed after man sinned (3:17). We see that a weekly Sabbath rest is important—so important that God rested after His work of

creation was finished (2:2). In observing the Sabbath day each week, then, we live according to the God-ordained rhythm that is written into the very core of our beings (Bass, 2000).

In class discussions about *scarcity*, we consider the paradox of living in a world that God created to be overflowing with *abundance*, where humanity’s greatest challenge was managing the wild productivity of the world. There was no poverty or scarcity in the beginning. But poverty and scarcity in material (3:23), relational (3:7), and spiritual terms (3:10) resulted from man’s disobedience. God gave Adam and Eve *enough* resources, but they chose to go their own way. Even so, God’s intent for the world has not

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changed. God created the world to produce enough to sustain human life, and it is *still* capable of doing so despite its limitations because of the effects of sin. So while we live in a world with limited resources, we know God

created the world to provide enough resources for our needs. We acknowledge the world’s reality, but we have a more complete view of reality in light of what we know about the Kingdom of God, which Donald Kraybill (1978) described as the dynamic rule or reign of God. The Kingdom is present, wrote Kraybill, when we submit our lives to God’s authority and Lordship. It has both a present *and* a future aspect to it—the tension between the “already” and “not yet.” These Genesis passages lay the groundwork for the gospel message; they tell us of God’s original intent for creation and the promise of reconciliation between God and man, between man and the rest of creation, and between all members of the human race. Indeed, Jesus Christ fulfilled these acts of reconciliation in his life, death, and resurrection.

These passages can be integrated in discussions about scarcity. Often, scarcity is not an objective problem, but rather a subjective one, made worse by humans’ desire for more and more “stuff” to feel secure rather than relying on God’s provision and being content. This tendency can cause us to lose sight of the needs of those who don’t have

“enough,” not because of actual shortages of goods or services, but because of distribution problems. Other points of integration are in discussions of unemployment or welfare policies, in that they emphasize the inherent value of work. In the garden, Adam and Eve were given work that was meant to be a blessing. Also, we know we were created in the image of God—a God who finds joy in producing, adding value, and creating things of value (Schansberg, 2001). Finally, these passages are relevant for discussions of environmental stewardship or “creation care.”

Exodus 16—The Manna Story

This passage relates to stewardship—proper attitude towards and use of God-given resources—and it describes the Israelites’ introduction to the concept of a weekly Sabbath rest. As in the Genesis passages, we see a contrast between living in fear of scarcity and trusting in God’s provision. In the hostile wilderness, God provided enough resources for human life to survive and thrive. Each person gathered food according to ability and each miraculously received according to need. At the end of each day

there was no shortage or excess. What's more, the manna could not be hoarded. Hoarding was a sign of distrust of God. On the sixth day of each week, God provided enough manna to last two days so the people did not need to worry about the next day's provision. This was the gift of the Sabbath. Like the Israelites in Exodus 16, if we stockpile to secure our future, we may lose sight of God's provision. So in part, Sabbath observance is about trusting in God's reliable care as Creator and Eternal Sovereign of the universe. In trusting in God this way we remove ourselves as the "center of all things."

***Exodus 20:8-11 and
Deuteronomy 5:12-15—
The Sabbath Day Commandments***

These passages obviously relate to the concepts of work and rest—the God-ordained pattern of work six, rest one. The two passages emphasize different reasons for the Sabbath rests. The Exodus passage refers to God's acts of creation and God's creation of the Sabbath day (ref. Genesis 2:2-3). So Sabbath observance honors God and God's material provision for us, and we celebrate God's good gifts in creation. The Deuteronomy version of the commandment

emphasizes the Hebrews' liberation from Egyptian slavery, 400 years without a day off (v. 15). So Sabbath observance can remind us of God's work of salvation in our lives and that we are not to become slaves of our own making by working all the time. These are important messages to students who may have "workaholic" tendencies or who might develop such tendencies after they graduate.

***Deuteronomy 8:6-18—
God's Material Provision***

This passage emphasizes that God is the source of all material goods and that the material blessings of God are good (as noted in Genesis 1:31). It also contains strong warnings against forgetting God's role in our economic "success" and instead thinking that, "My power and the strength of my hands have produced this wealth for me" (v. 17). Since so many Americans today are far removed from primary production processes, students can be reminded by this passage to never forget the ultimate Source and Owner of all inputs and outputs of production.

***Deuteronomy 15:1-15—
The Sabbath Year***

This passage describes the provisions for the Sabbath year, when, every seven years, people were to cancel debts owed to them by fellow Israelites and set free their debt slaves, sending them away with adequate provisions for making a fresh start. It reminds the people that they were once slaves and that God redeemed them. The passage relates to poverty in that it indicates that there should be no poor persons among God's people if they obey God's commands (v. 4), and it commands them to be openhanded toward the poor and needy in their land (v. 11).

***Leviticus 25:1-43—The Sabbath
Year and Year of Jubilee***

This passage describes the Sabbath year provisions for the land (every seven years the land was to have a rest) and the Jubilee years (after every seven cycles of Sabbath year rests), when not only was the land to have a rest, but each person was also to return to his or her family property. It also provides guidelines for how to treat those who become poor—freely lending to them without charging interest and treating indentured slaves as hired hands. These provisions would remind God's people that the land belongs to

God; they are to trust in God's material provision and treat all people equitably, remembering God's merciful treatment of them. It emphasizes the importance of strong extended families and the need for each family to have a productive base. In that day, land was the primary means of production, so it was crucial that people have access to it to survive economically.

Though we do not live in a society that follows Old Testament law to the letter, we still can learn from and live out the principles taught there. For instance, we learn that God expects His people to take care of the poor, to be generous, and to never exploit them. The predominant theme is *stewardship*: because the earth belongs to God and its fruits are a gift, the people should justly distribute those fruits instead of seeking to own and hoard them. Further, periodic rest disrupts human attempts to "control" nature and "maximize" the forces of production. The Sabbath day and Sabbath year laws would especially help vulnerable persons—resident aliens, widows, and orphans. It was considered immoral to profit from another's misfortune, so God forbade His people from charging interest on

subsistence loans (Lowery, 2000).⁷ In short, as God showed mercy and generosity toward Israel, the Israelite creditor was to show mercy and generosity toward the poor.

When asked, “What is the modern equivalent of land as the basis of economic survival?” students usually say, “Education.” We then discuss the importance of effective education systems that are available to all people in society. The issue of strong extended families can come into discussions of solutions to problems of poverty and of welfare reform. The Sabbath year provisions for the land also relate to environmental stewardship—seeing the land and the physical creation as belonging to God, created for the use of all persons, and thus not to be exploited.

Psalms

Psalm 24:1-2 reminds us that the earth is the Lord’s, consistent with stewardship themes in Genesis 1 and 2. Psalm 72 teaches that the king who brings about justice for the poor will prosper and be honored by foreign nations. These concepts relate to Deuteronomy 15:1-15. Lowery (2000) explained that when the Sabbath laws were written, a king was considered

the householder of the nation and bore special responsibility to the most vulnerable members of society: the poor, the widows, and orphans. The ability to protect these people gave kings bragging rights (in Israel as well as other nations). It was a matter of royal honor. Yahweh is often portrayed as a householder and monarch and thus a special advocate for aliens, poor persons, widows, and orphans (e.g., Psalm 146:7-9), and the kings of Israel were considered to be God’s servants. Thus, fairness, equity, and care for the suffering were signs of Yahweh’s sovereign authority, whereas injustice and lack of compassion were acts of rebellion and public affronts to God’s sovereign power. Mason (2001) notes that the word pair “justice and righteousness” points to an important characteristic of God—One who frequently charges those who represent Him on earth to act with mercy and loving-kindness on behalf of the poor. So in God’s economy, individuals as well as those who govern are responsible to see that justice is done for the poor and disenfranchised. The Psalm 72 passage, then, and others like it may relate to class discussions

about the extent to which certain public policies promote economic justice.

Proverbs and Ecclesiastes— Wisdom Literature

These books of “wisdom” offer many useful guidelines for how we are to view our work (Prov. 10:4; Eccl. 5:18-20), for how we are to treat the poor (Prov. 14:31; 22:16, 22, 23), and the importance of being generous with our resources (Prov. 11:24-26; 22:9), consistent with Deuteronomy 15:1-15. They also warn against striving for power (Eccl. 5:8-9) or material gain (Prov. 23:4-5; 30:7-9; Eccl. 5:10-11). Furthermore, Proverbs 10:4 can be a reminder in discussions of welfare programs of the importance of hard work.

Isaiah Passages— Prophetic Admonitions

These passages speak to poverty among vulnerable populations in keeping with themes in Deuteronomy 15, Psalm 72, and some of the Proverbs. Specifically, we read about God’s wrath against those who fail to defend the cause of orphans and widows or make laws that oppress the poor of

their rights (1:17, 21, 23; 10:1-2) while living outwardly pious lives (1:11-15). Ignoring or exploiting the poor was a major topic of prophetic writings. These passages are only examples of many that warn nations against depriving poor persons of their rights. It is important for students to understand that God is not only concerned about individual

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righteousness but also the righteousness of nations, and that righteous living includes our treatment of the economically vulnerable in our midst.

The Gospels—Jesus’ Perspectives on Wealth and Sabbath Observance

Matthew 6:19-34 and Luke 12:13-21 relate to materialism. In them Jesus teaches about the importance of storing up treasure in heaven rather than foolishly hoarding treasures on earth, and He teaches about trusting in God instead of material possessions, consistent with teachings in Proverbs 23:4-5 and Ecclesiastes 5:10-11. The Matthew 6 passage

indicates that God cares about our physical needs and will provide for us, as noted in Genesis 1:29. When Jesus refers to mammon in Matthew 6:24, he gives wealth a personal and spiritual character as a rival god. As Foster (1985) wrote, “Mammon asks for our allegiance in a way that sucks the milk of human kindness out of our very being” (p. 26). We also discuss how laying up treasure in heaven may involve investing in the lives of people, using resources (time, money, etc.) for purposes where the return is eternal, such as by helping a needy neighbor or friend, or giving money to or working with Christian ministries or famine relief. The key question is “*Who or what is Lord of our lives?*” If the answer is God, God will guide us in the use of our resources as we continually “seek first His kingdom and His righteousness” (Matt. 6:33a). Further, Matthew 6:34 can be an encouragement to often stressed-out and harried students to take one day at a time, live in the moment, and trust in Jesus: “Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Mark 2:23-3:6 contains examples of frequent disputes

between Jesus and the Pharisees about Sabbath observance. This passage and others like it express Jesus’ frustration with the Pharisees for focusing on what was forbidden to do on the Sabbath and forgetting the primary purposes of the Sabbath. Jesus emphasized the higher value of preserving others’ lives by healing on the Sabbath (e.g., see Mark 3:1-5) and allowing His hungry disciples to pick heads of grain on the Sabbath (Mark 2:23-28). Jesus’ perspective is summarized in His statement, “The Sabbath was made for man, not man for the Sabbath” (Mark 2:27). Sabbath was and is meant to humanize us in a world where so many forces are dehumanizing. Paradoxically, taking time to rest and reflect actually creates a belief that we have enough time to do work that needs to be done. We can recognize that God created and is the Master of time. When we choose not to cease from our regular work, we exacerbate our problem with time as we continue to try mastering it. We then become slaves of our own making. In contrast, taking time to rest helps us recognize that we have the choice over whether or not we rest; we control our time,

rather than allowing our time to control us. As Bass (2000) wrote, “To keep [S]abbath is to exercise one’s freedom, to declare oneself to be neither a tool to be employed ... nor a beast to be burdened. To keep [S]abbath is also to remember one’s freedom and to recall the One from whom that freedom came, the One from whom it still comes” (p. 48). Keeping Sabbath is not a legalistic duty. On the contrary, living in accordance with our own natural rhythm gives freedom and delight.

Gay (1994) wrote, “The Sabbath, with Jesus as its Lord, is a primary symbol of justification and of eternal life” (p. 192). The deeper significance of God’s day of rest (one without end) when creation was completed was that it was a day of joy, light, harmony, and peace, and this serves as a paradigm for the Messianic age. Jesus fulfills the original intent of the Sabbath, so those who follow Jesus share in that eternal Sabbath rest for creation, marked by *redemption* by God’s grace and *restoration* of health and wholeness (Bacchiocchi, 1998). The Sabbath is an opportunity every week to enter God’s rest—to free oneself from the cares of work in order to experience freely by faith God’s

redemptive and restorative rest. The writer of Hebrews calls us to enter this rest:

There remains, then, a Sabbath-rest for the people of God; for anyone who enters God’s rest also rests from his own work, just as God did from His. Let us, therefore, make every effort to enter that rest, so that no one will fall by following their example of disobedience (Hebrews 4:9-11).

Luke 11:1-4 contains the Lord’s Prayer, and it connects with the manna story (v. 3) from Exodus 16 and the system of debt release (v. 4) from Deuteronomy 15. So Jesus defines the kingdom of God as an era of economic freedom and social solidarity in which all people have what they need to survive. He models a prayerful spirituality shaped in the contours of Sabbath and Sabbath-year justice (Lowery, 2000). It also reminds us that “we should ask God to meet our needs, not our greeds (and) ... this helps us better to avoid taking God’s provision for granted” (Blomberg, 1999, p. 131).

The Luke 18 and 19 passages teach important lessons about the consequences of storing up

treasures on earth and the blessings of generosity. These themes are consistent with those in Matthew 6:19-34 and Proverbs 11:24 and 22:9. Students compare and contrast the rich young ruler with Zacchaeus. We develop a list of characteristics similar to the ones in Figure 1:⁸

Common misconceptions then as well as now are that having great wealth is necessarily a sign of God's blessing while poverty is a sign of God's displeasure, and, similarly, that we can *earn* our salvation through good works. Apparently, even Jesus' disciples struggled with these ideas, since, in response to Jesus' statement, "How hard it is for the rich to enter the Kingdom of God!" (Luke 18:24), they exclaimed,

"Who then can be saved?" (v. 26). Instead, Jesus teaches that in the economy of God even the poor and downtrodden are objects of God's blessing and concern (Luke 6:20b, 21a), and wealth is no assurance of God's blessing (Luke 6:24). Blomberg (1999) explained that Jesus knew the rich man's wealth stood in the way of true discipleship. Citizens of God's kingdom do not consider their possessions their own, and the plight of the poor takes priority over desires of the affluent.

Tax collectors such as Zacchaeus were Jews working for Romans and were infamous for embezzling. Thus they were stigmatized (Kraybill, 1978). After his brief encounter with

Jesus, Zacchaeus proclaimed he would give half his possessions to the poor and pay back fourfold those he had cheated. He was thus freed to begin transferring his treasure from earth to heaven. As a result Jesus welcomed him back into the Jewish fellowship (calling him a son of Abraham) and proclaimed, "Today salvation has come to this house" (Luke 19:9). We see here how God's grace can free rich people from wealth's grip, right on the heels of the tale of the rich young ruler.

**Acts 2:42-47 and 4:32-37—
The Early Church Economy**

These passages relate to materialism and poverty in the early church. The vision is of social solidarity among believers who care for each other's material needs so that all have enough. The system did not call for absolute financial equality among believers, but it assured that no one lacked. People did not renounce their wealth, but neither did they claim that any possessions were their own. They shared everything they had (4:32), and as a result, "There were no needy persons among them" (4:34). Interestingly, this verse echoes the message in Deuteronomy 15:4a: "... there should be no poor among you."

These passages remind us of the importance of caring for other people's material needs and not to be self-seeking in our pursuit of economic "success."

**Paul's Letters—On Taxes,
Work, and Money**

Romans 13:1-8 can be used in discussions of the role of the public sector in the economy and the duty to pay taxes to our governments.

Colossians 3:22-4:1 addresses attitudes towards work—specifically, that we are to work as for the Lord in all we do. Even though the passage is written to slaves and slave owners, principles often are applied to workers and their supervisors. Here again we see that hard work is important, but the motivation is to serve the Lord, not to impress our superiors or to "get ahead." Christians are called to live out their faith in all aspects of life, and this is especially important in the workplace, where we spend the majority of our waking lives. We are to treat all persons with dignity and respect, and thus we affirm the image of God in each person and their inherent value (Genesis 1:27 and 1:31). Such actions may violate the principle of profit maximization,

Figure 1

Rich Young Ruler

Religious
Rich
Respected among Jews
Sad; can't give up riches when told to do so
Unsaved
Calls Jesus "good teacher"
Comes to Jesus
Financial concerns stagnate his faith
Good attitudes/good intentions but no change in behavior

Zacchaeus

Non-religious
Rich
Despised among Jews
Joyful; gives up riches without being asked
Saved
Calls Jesus "Lord"
Jesus comes to him
Faith drives the financial agenda
Radical change in behavior

yet they reflect important biblical values.

I Timothy 6 addresses materialism and warns against loving money more than God, as in some Proverbs, Ecclesiastes 5, and in Jesus' teachings on wealth. A common mistake some students make is to read I Timothy 6:10 as "Money is the root of all evil," rather than "The love of money is a root of all kinds of evil." Thus, we discuss this distinction in class, noting that given the universal love of money, money and the love thereof are often very similar. As Foster (1985) explained, "(Paul) means there is no kind of evil the person who loves money will not do to get it and hold onto it" (p. 30). We also discuss the important distinction between striving for riches and being rich, a tension many people struggle with. We review other Bible passages that warn against desiring riches (Prov. 23:4-5, Matt. 6:24) and discuss how being rich, while not wrong, brings with it a clear responsibility to use riches for God's purposes so that we "may take hold of the life that is truly life" (I Tim. 6:19).

Students' Responses

At the end of the term, students write essays describing

the Bible's teachings on one of the four topics—work/rest, stewardship, poverty, or materialism. They are to include a discussion of how they might apply the biblical principles in their lives. The essays comprise about four percent of the total course grade. The only papers that do not receive top scores are those that are shorter than three pages, do not address each question, and/or contain numerous spelling or grammatical errors.

When I first assigned the essays, two non-Christian students shared their excitement about the opportunity to read the Bible for a class assignment. A Taiwanese student, who was raised Buddhist, was glad for the chance to read the Bible for the first time and learn about Christianity. The other student, a self-described "seeker," was likewise thrilled to see the Bible being used as a text in a class. (Later they both became Christians as a result of many influences at our university.) On the other hand, some non-Christian students have expressed concern about the essays because of their limited knowledge of the Bible. I assured them grades were based on whether or not they answered the questions and

fulfilled the other criteria for the assignment rather than on their knowledge of the Bible. Even so, two students turned in plagiarized papers! This highlighted the need for careful and repeated communication about my expectations.

Most students have made very positive comments in person or on course evaluations about the assignments, saying the assignments helped them learn about the connections between economics and issues of faith and to apply Christian perspectives to business issues. Only a handful of students have responded negatively, expressing frustration that too much time is devoted to "the faith stuff." That is to be expected, especially from non-Christian students.

Excerpts from Student Essays

On the whole, the openness and honesty of the students in their essays have been impressive. Many students offer new and creative insights about the Bible passages and how they are able to apply the principles in their lives. The following excerpts represent some of the more impressive papers.

On the topic of **stewardship**, one student wrote:

When God does choose to give us possessions on this earth, we have two choices to make. The first choice is to hold onto our wealth and make plans of how to make our future more comfortable. On the other hand, we can make the decision to use our wealth on whatever God shows us, even if that means giving it away. I think that the first step to making the wisest decision is giving our wealth to God ... It is easier to give something away when it never belonged to us in the first place. That is exactly the situation that we are in with what God gives to us.

On that same topic, another student said:

I am encouraged to continue in my society and world to be economically productive and engaged, but not for the sake of being productive or efficient alone (if I were striving to achieve these ideals alone I would never be fulfilled). Rather I must tend to the larger vision of the One who created not only me, but all that surrounds me.

About **poverty**, a student had this to say:

The lessons learned in the Bible in regard to poverty are simple: we need to do good and help as much as we can. Making wise decisions on how we vote, as well as how we spend spare time and money, can make a difference for someone living in poverty. The Bible tells us that we need to care. Nothing can truly be done for the poor until we have soft hearts willing to give and not just to take.

Still another wrote:

God's commands are clear in regards to the poor. If we are blessed with wealth, we are to use it to help those around us. Money is not to be worshiped; God is. Everything we have ultimately belongs to God, and in following and serving Him we are to be sympathetic and giving to those in need.

Two students writing on **materialism** shared these words:

I am encouraged and yet shamed from my study of the previously noted passages. I have learned that I am far from sharing enough with those in need around me and that too often my focus is not where it

needs to be. My hobby of shopping, which has actually dissipated quite a lot during college, did lead me to become somewhat of a materialist. Fortunately, I have been able to stop myself before it has become an obsession. God has pulled me back into place and oftentimes makes me fall to my knees before Him. He loves me too much to allow me to go astray. I pray I will continue to keep at the center of my focus who[m] I serve and for what purpose.

As followers of Christ we are called to be willing to give up our material wealth. This does not necessarily mean that we must give over everything we have, but it means that we do not look to our materials as our sole

“Materialism only denies our Creator the chance to do amazing things in our lives.”

purpose for living. Matthew (sic) clearly affirms Zacchaeus' decision to follow God and put Him first above his money. Holding to the fact that the Bible and its lessons are timeless, we should also be encouraged to do the same. As cliché as it

sounds, God knows what is best—He really does! Materialism only denies our Creator the chance to do amazing things in our lives. The opportunity cost of that is incalculable.

On the topic of **work**, a student had this to say:

Hard work is not seen as bad through God's eyes; in fact, in Genesis, God states that He honors hard work. However, it's what one does with their (sic) work, or how they apply their faith to their work, that holds all the water. In my life, I feel that it is very easy to stray from the path that God has laid before me because wealth is so tempting, and in many occasions I catch myself working for only the money and not serving God through that work. Work in God's eyes is something that is given to us to serve Him. We owe Him everything, and if we need to live a few poor years serving others, that is nothing compared to the eternity of beauty that God has promised us.

Finally, in addressing the purposes of **Sabbath rest**, a student wrote:

God has provided a day of rest to prevent burnout and a stress-filled life. He has set us free from bondage and given us this day that we might refocus and remember that God is good!

Another said:

In the reality of our schedules our work is never finished, so observing that Sabbath becomes a matter of self-control and obedience to (God's) law. He commands us to commit one-seventh of our week to cease all activity and be grateful for Him and acknowledge His rest on the Sabbath day.

Concluding Remarks

Learning economic principles equips people to make more efficient decisions about allocating scarce resources as they aim to maximize their own wealth and utility. Whereas economics does not necessarily teach people to value the well-being of others, numerous Bible passages teach about how God would have us respond in the face of scarcity—to trust in Him, to be thankful for what He has given us, and to share our bounty, spiritual and material, with others. In short, we are to *use* earthly resources but to *trust* in God;

we are to be funnels rather than sponges with God's abundant resources. God's wonderful gift of the Sabbath day each week also gives us time to focus on Him, His creation, and our close relationships.

The Bible passages and others like them that students read can be very convicting. The principles we discuss often are at odds with the values of secular society. At the same time, our faith challenges society and can shed life-giving light on many of society's problems of overwork, materialism, stress, etc. As we experience God's transforming work in our lives, our attitudes about money and possessions will be aligned with God's intent. We will better understand that God has absolute rights to property and that we are to be good and faithful stewards of our God-given resources, using them in a way that considers the well-being of all human beings and all of creation. Many people may think these principles are difficult to live out in our society that is driven so much by greed and self-centeredness, but thankfully we are able to live godly lives through the guidance of the Holy Spirit, the power of prayer, and the fellowship of other believers. Indeed, as Jesus said, "What is

impossible with men is possible with God" (Luke 18:27). In addition, we have the wisdom of many authors who have written about practical ways to implement biblical principles. In addition to the books and articles in the reference section of this paper, the following books and articles also elaborate on many of the principles discussed in this paper:⁹

- *Business by the Book: The Complete Guide of Biblical Principles for Business Men and Women*, by Larry Burkett (1998)

- *Biblical Principles and Economics*, by Richard C. Chewning (1989)

- *Economics Today: A Christian Critique*, by Donald Hay (1991)

- "God Speed the Year of Jubilee! The Biblical Vision of Sabbath Economics, Part 1 of 2," by Ched Myers, *Sojourners Online*, May-June 1998

- "Jesus' New Economy of Grace: The Biblical Vision of Sabbath Economics, Part 2 of 2," by Ched Myers, *Sojourners Online*, July-August 1998

- *Toward a Christian Economic Ethic*, by Prentiss L. Pemberton and Daniel Rush Finn (1985)

- *Christianity and Economics in the Post-Cold War Era: The Oxford Declaration and Beyond*, edited by Herbert Schlossberg, Vinay Samuel, and Ronald Sider (1994)

- *Rich Christians in an Age of Hunger*, by Ronald Sider (1997)

- *Just Generosity: A New Vision for Overcoming Poverty in America*, by Ronald Sider (1999)

- *Christians at Work: Not Business as Usual*, by Jan Wood (1999)

Students can benefit by seeking out fellowship and accountability with other Christians committed to the same principles so they can be open and honest about their economic decisions. In a supportive community, people can confess their fears and temptations, help each other detect when the seductive power of mammon is taking control, and encourage one another to continually focus on God. Halteman (1995) and Clapp (1996) among others have emphasized these community-oriented concepts.

The list of Bible passages my students read has varied over time as I emphasize certain themes over others or as students or peers suggest different passages. Some have suggested assigning the

passages by theme rather than by the order they appear in the Bible or more deliberately linking certain passages to particular economic topics. I have begun to make these changes with positive results, and certainly readers of this paper can adapt the ideas presented here as they see fit. An intriguing future research project could involve a study of students' self-interested attitudes or behaviors before and after they are exposed to the biblical principles described in this paper.

Spending time discussing the Bible passages in class involves trade-offs. It means less time discussing economic principles or doing other more standard activities. On average, the discussions of the Bible passages use five to seven percent of class time. Having the option of online discussions helps when time is short. For the most part, though, the time is well-spent. While students still have ample opportunity to learn about economic principles, they also learn that the Bible offers a "wealth" of guidance on economic decision-making. Most students appreciate that their faith was challenged and that they learned about biblical principles relating to economic matters. In fact, one student wrote

in her essay, "I really liked these reflection papers. I hope you continue them in future classes!"

It is a privilege to share the good news with students that we need not be enslaved by our work, the dehumanizing forces in the workplace and in society, the unbridled pursuit of riches, the fear of scarcity, or a possessive and anxious spirit. We need only to keep our focus on God, the Creator, Owner, and Sustainer of all. We can find fulfillment in our work, enjoy regular periods of rest and renewal, be content with what we have, be free to live as God's faithful stewards, and reap the rewards that come from living in obedience to Him both now and for eternity. May you experience God's joy and fulfillment as you continue to serve your students and equip them to serve Christ in their chosen vocations.

Lisa Klein Surdyk

Associate Professor of Economics
School of Business & Economics
Seattle Pacific University
3307 Third Ave. West
Seattle, WA 98119-1997
206-281-2709
lsurdyk@spu.edu

ENDNOTES

¹The author thanks Denise Daniels, Tim Surdyk, and three anonymous reviewers for their valuable input to earlier drafts of this paper.

²I originally presented some of these ideas at the 1999 CBFA conference. This paper, then, updates and elaborates on that 1999 presentation and can potentially reach an even broader audience of instructors who may find some helpful ideas here to use in their faith-learning integration efforts.

³Students in one particular class do not necessarily read all of the Bible passages listed.

⁴In graduate economics courses, students write a similar essay, but they include more reflective statements based on their experiences with the issues. The author can send copies of this assignment upon request.

⁵For instance, Job was a man of great wealth who feared God and turned from evil (Job 1). God restored his fortunes twofold in the end (Job 42). Further, Solomon's great wealth was evidence of God's favor (I Kings 3), the Magi gave lavish gifts to Jesus (Matthew 2:11), Zacchaeus gave generously to the poor after his conversion experience (Luke 19:8), rich women supported Jesus' ministry (Luke 8:2-3), and early Christians sold property as needed to aid fellow believers in need (Acts 4:32-35).

⁶Each student is to bring a Bible to class each day that we will discuss Bible passages.

⁷Loans to foreigners were trade or commercial loans, so the interest prohibition and debt forgiveness did not apply (Lowery, 2000).

⁸The inspiration for this exercise came from Kraybill (1978).

⁹I list these readings in syllabi for some courses.

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APPENDIX A

Selected Bible Passages with Economic Themes

Old Testament		New Testament	
Creation Accounts:	Genesis 1:27-31 Genesis 2:1-17	Gospels:	Matthew 6:19-34 Mark 2:23-3:6 Luke 11:1-4 Luke 12:13-21 Luke 18:18-30 Luke 19:1-10
The Fall of Man:	Genesis 3	Early Church:	Acts 2:42-47 Acts 4:32-37
The Manna Story:	Exodus 16:1-30	Apostle Paul's Letters to Early Churches:	Romans 13:1-8 Colossians 3:22-4:1 I Timothy 6:3-21
Sabbath Commands:	Exodus 20:8-11 Deut. 5:12-15	Other:	Hebrews 4:9-11
Sabbath & Jubilee Years:	Leviticus 25:1-43		
God's Provision:	Deut. 8:6-18		
Sabbath Year:	Deut. 15:1-15		
Songs, Poems:	Psalms 24:1-2 Psalm 72		
Wisdom Literature:	Proverbs 10:4 Proverbs 11:24-26 Proverbs 14:31 Prov. 22:9, 16, 22-23 Proverbs 23:4-5 Proverbs 30:7-9 Eccl. 5:8-20		
Prophetic Lit.:	Isaiah 1:10-23 Isaiah 10:1-4 Isaiah 58		

APPENDIX B

Bible Readings by Topic

Bible Readings	Topics of Bible Readings
Genesis 1:27-31 Genesis 2:1-17 Genesis 3	Material world; work/rest
Exodus 16:1-30 Exodus 20:8-11 Deuteronomy 5:12-15	Sabbath principles—weekly rest
Leviticus 25:1-43 Deuteronomy 15:1-15 Isaiah 1:10-23 Isaiah 10:1-4 Isaiah 58 Psalm 72 Proverbs 11:24-26; 14:31; 22:9, 16, 22, 23	Sabbath principles—addressing economic inequality Joint responsibility for taking care of the poor—individuals <u>and</u> ruling authorities
Deuteronomy 8:6-18 Psalm 24:1-2 Proverbs 10:4 Proverbs 23:4-5 Proverbs 30:7-9 Ecclesiastes 5:8-20	God's material provision; folly of striving for wealth
Matthew 6:19-34 Luke 12:13-21 Luke 18:18-30 Luke 19:1-10 I Timothy 6:3-21	Folly of striving for wealth; riches in heaven
Mark 2:23-3:6 Luke 11:1-4 Hebrews 4:9-11	Sabbath principles in the New Testament
Acts 2:42-47 Acts 4:32-37 Romans 13:1-8 Colossians 3:22-4:1	Economic life among early Christians; working for the Lord

APPENDIX C

Biblical Integration Essay Assignment from Principles of Macroeconomics Course Syllabus

Biblical Integration Essay Assignment

Based on your reading of the assigned Bible passages and class discussions, write a three- to four-page essay on one of the topics described below, answering the questions listed based on what the Bible says, unless otherwise noted. In your essay, refer to at least three specific passages of the Bible we have discussed in class that relate to your topic. You also may refer to other relevant Bible passages we may not have discussed in class.

Formatting requirements:

- Type in 11- or 12-point font size, double-spaced, with one-inch margins on all sides.
- Type your name and a title at the top of the first page. Do not attach a title page or report cover.
- Include page numbers on each page.
- The papers should be clear, concise, well-organized, and polished. **Proofread your paper carefully** and have another person read a draft to look for ways to improve the paper.

Quoting Bible passages: Don't use direct quotes from the Bible as stand-alone sentences. Be sure you know who wrote the particular passage you quote or who is being quoted in the passage (e.g., God, Jesus, Paul, Moses, etc.). If you are unsure, please contact me.

Grades: Eighty-five percent of your score will be based on content and 15 percent will apply to formatting and presentation. Grades on content will be based on evidence of careful thought and reflection, effectiveness of presentation, thoroughness of responses to each part of the assignment, and fulfillment of the formatting requirements. You will not be graded on your background in Christian teachings or your knowledge of the Bible, but be sure you understand the main points of each Bible passage we discuss that pertains to your topic. Discuss with me any questions you have about the passages or about the content of your essay.

Topic 1: Biblical Perspectives on Work: Read and reflect on Genesis 2:1-17, Genesis 3, Exodus 20:8-11, Exodus 16:23-30, Deuteronomy 5:12-15, Proverbs 10:4, Proverbs 23:4-5, Ecclesiastes 5:8-20, Mark 2:23-3:5, Hebrews 4:9-11, Colossians 3:22-4:1, and perhaps other passages we have discussed about work and Sabbath rests. Answer the following questions, making reference to at least three of the specified Bible passages.

- What are the purposes of Sabbath day observance?
- Why do people work?
- What are benefits of working?
- Why is work hard sometimes? What is hard about the work you do?
- What brings you joy or satisfaction in the work you do? Explain.
- What values and attitudes should guide our work (for pay, at home, at school, etc.)? What does it mean in the Colossians 3 passage to work "for the Lord, not for men?" Explain.
- How are the biblical principles on work relevant to your life or to the values in our society today?

Topic 2: Biblical Perspectives on Stewardship: Read and reflect on Genesis 2, Exodus 16, Deuteronomy 8:6-18, Deuteronomy 15:1-15, Psalm 24:1-2, Matthew 6:19-34, and perhaps other passages we have discussed about stewardship. Answer the following questions, making reference to at least three of the specified Bible passages.

- What does it mean to be a steward?
- What Bible passages speak about God's ownership of all resources?
- Describe evidence from the Bible that God provides "enough" resources for people.
- How does God want people to use and care for God's resources?
- How are biblical perspectives on stewardship relevant to your life or to our society today?

Topic 3: Biblical Perspectives on Poverty/Economic Injustice:

Read and reflect on Leviticus 25:1-43, Deuteronomy 15:1-15, Psalm 72, Proverbs 22:22-23, Isaiah 1:10-23, Acts 4:32-37, and perhaps other Bible passages we have discussed in class that deal with poverty or economic injustice. Answer the following questions, making reference to at least three of the specified Bible passages.

- How do you define poverty? Explain.
- What Bible passages indicate that God has a special concern for poor persons?

- How are God's people expected to treat poor persons?
- What are ways you can or do get in touch with poor persons?
- How are biblical perspectives on poverty relevant to your life or in our society today?

Topic 4: Biblical Perspectives on Materialism: Read and reflect on Proverbs 11:24-26, 23:4-5, and 30:7-9, Ecclesiastes 5:8-20, Matthew 6:19-34, Luke 12:13-21, Luke 19:1-10, Acts 4:32-37, I Timothy 6:6-19, and perhaps other passages we have discussed which deal with material wealth. Answer the following questions, making reference to at least three of the specified Bible passages.

- In your view, in what ways do people store up treasures on earth?
- In what ways can we store up treasure in heaven, do you think?
- How does excessive worry about material possessions affect people?
- In what way(s) is the love of money "a root of all kinds of evil" (I Timothy 6:10)?
- What is the proper attitude to have towards material wealth?
- What responsibilities do people have in using their wealth?
- How are the biblical perspectives on materialism relevant to your life or our society today?