



Biblical Foundations

Choose Your Master

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.

— Matthew 6:24 (NIV)



The Bible mentions money 800 times. Jesus spoke about money in eleven of His thirty-nine parables. In most cases, however, the intent of Scripture is not to give financial advice. Rather, money is used to drive home deeper spiritual truths.

The Bible tells us that “the love of money is the root of all evil” (1 Tim 6:10 KJV). But money is not evil in and of itself. It is currency—a medium of exchange used to acquire goods or services. It is merely a resource that can be used to achieve a desired outcome, whether honorable or dishonorable.

But money tugs at the heart. It represents power. Almost anything the heart desires can be acquired with money. It promises to satisfy the heart’s every wish. With enough money, you can have nearly anything you could ever think or imagine. Because of the potential to feed our desires, money can be very alluring. It can even become a god, as it competes for our devotion and, in the process, tempts us toward evil.

In the Sermon on the Mount, Jesus warns against the love of money and the temptation to idolize and serve it. He explains that if we make money our idol, then our love of money will replace our love for God. For this reason, money is a test. Money tests our faith. It tests our love. It tests our worship, our priorities, and our eternal perspective.



How is money a test? Because of its power and potential, it creates a strong emotional attraction. It's easy to be drawn to it, to want it, to desire to use it in a way that furthers our own personal agenda. We are drawn to its potential for giving us what we want. Ultimately, we can come to desire money for the sake of money itself. That's basic human nature—what the Apostle John calls “the lust of the flesh.”

Money is also an opportunity. What happens when we resist those selfish urges and choose to use our financial resources for the benefit of someone else; when we sacrifice what we want for what someone else might need or want; when we give it away? Such an act contradicts our human nature. It demands self-sacrifice and a demonstration of genuine love. It requires a supernatural work of the Holy Spirit in our hearts.

When we give money away—to help someone else, to advance the cause of Jesus Christ—we are exercising love. We are saying, in essence, “God, I want what You desire more than I want what my heart desires. I am willing to sacrifice what I want in order to give You something that You want.”

Using money for God and others gives us a practical way to live out the two greatest commandments. It also tests our faith. It indicates that we are trusting God to provide for our needs and wants rather than hoarding every penny to ensure our own well-being.

When the widow donated her two coins (Luke 21:1–4), she may very well have given away the last of her money. Have you ever wondered why Jesus did not instruct her to keep the money for herself, since she was extremely poor and obviously needed the money? Few of us would counsel such a destitute woman to give away the last of her financial resources. But maybe the reason Jesus did not discourage her from contributing this gift is that He knew her faith would be acknowledged and her needs fully met.

Money is a test—a test of our devotion. Because it is a test, it is also an opportunity. It gives us a way to show God our love for Him. Sacrificing what we want so that we can give God what He wants is a very real way of communicating our love to Him.

What does God receive when you relinquish cash or other resources to benefit another or to advance the cause of Jesus Christ? He doesn't get something He needs, because He doesn't need anything. He doesn't get something He didn't already have, because it all belongs to Him. What He gets through that act of sacrifice is something special: your heart.