**How the Gospel Makes Us Generous and Content with Our Money**

The danger of wealth has been a prominent theme in the teaching of several pastors in recent years. John Piper’s chapter on money in [*Desiring God*](http://t.co/eWL5uAY) has shaped me and many others to a great degree. More recently, authors David Platt and Francis Chan have championed a similar message with their books [*Radical*](http://t.co/OlzZzBL) and [*Crazy Love*](http://t.co/hZCemQf).

Their message has [met considerable resistance](http://thejakers.tumblr.com/post/4241156478/elephant-room-conversation-6-prosperity-vs-poverty) with [counter warnings](http://thegospelcoalition.org/blogs/tgc/2010/08/30/what%E2%80%99s-next-for-francis-chan/) against embracing a “poverty theology.” Should we not rejoice in what God has given? Shouldn’t we want to take care of our families and provide for them? Shouldn’t pastors be paid well so their wives don’t have to work and they are not continually stressed out with financial pressure?

I’m afraid the framing of this discussion leads us to ask the wrong questions. Like the junior high boy who wonders how “far is too far” with his girlfriend, we are quickly caught up in questions about how rich is too rich, how poor is too poor, and the like. Where is the line? Do I feel guilty for having too much? Do the kids have enough? What does “enough” even mean? Should I feel guilty about not giving as much as so and so? If I give more, does that mean I am more spiritual? The hamster wheel of comparison, propelled by our spring-loaded legalism, keeps spinning unto exhaustion. We are all tempted to be prideful about what we give or feel guilty about what we don’t. Neither response befits the gospel, which crushes pride and erases guilt.

**Financial Peace**

[](http://thegospelcoalition.org/blogs/tgc/files/2011/07/Dave-Ramsey-Scissors.jpg)

Still, the question remains: how should we handle money? I’ve learned a lot from Dave Ramsey, an extremely popular radio host, [author](http://t.co/w1PWxa5), and speaker who teaches people how to manage money so they can attain “financial peace.” He is also a Christian who loves to motivate people to cease being a “slave to the lender” ([Prov. 22:7](http://biblia.com/bible/esv/Prov.%2022.7)) and manage their money so that their money doesn’t manage them.

Ramsey markets his successful 13-week program, [Financial Peace University](http://www.daveramsey.com/fpu/), to churches, schools, military institutions, and others all over the world. My wife and I used [his program](http://www.daveramsey.com/new/baby-steps/) a few years ago to pay off all her graduate school debt and our minivan (total: about $50,000) in roughly four years. We have lived in the past with big debt. Now we are living with zero debt, as we rent a house. The debt-free lifestyle has given us freedom and removed the stress of money from our our marriage, even when times are tight.

When counseling young couples, we plead with them to obtain a plan for their money. If we would have heard about Ramsey when we were 22 instead of 30 years of age, our financial outlook would be much better today. But there is a point of grave danger that I always communicate when we talk about Ramsey. If you follow his principles, most likely you will have more money. You will perhaps get really rich. In fact, Dave emphasizes this every day on his radio show when he regularly says, “Debt is dumb, cash is king, and the paid-off home mortgage has replaced the BMW as  the status symbol of choice.” Is it wrong to be rich? No, but it IS dangerous.

When I read the Bible I don’t see the pursuit of riches as a worthy goal to pursue as an end in itself. I don’t think Ramsey believes this, either, but I wish he would state this clearer and more often.

Think of all the warnings from Jesus about money:

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. ([Matt. 6:24](http://biblia.com/bible/esv/Matt.%206.24))

And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” ([Luke 12:15](http://biblia.com/bible/esv/Luke%2012.15))

As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful. ([Matt. 13:22](http://biblia.com/bible/esv/Matt.%2013.22))

Even so, we shouldn’t respond to these warnings by resolving to be dumb with our money to make sure we remain poor. Rather, pursuing a biblical perspective involves three things: 1) financial wisdom, 2) contentment, and 3) generosity.

**Seek Financial Wisdom**

Said plainly, I would [get Ramsey’s book](http://t.co/w1PWxa5) and do what he says to get out of debt and manage your money. You might not agree with everything he says, but most of us need a much better financial plan.

**Pursue Contentment**

Contentment is a more biblical goal than getting rich. Paul writes about this [1 Timothy 6:6-10](http://biblia.com/bible/esv/1%20Timothy%206.6-10):

Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

This is where I have a problem with Ramsey’s emphasis on getting rich. It doesn’t seem to square with what the Bible teaches. Is it wrong to be rich? No, and “rich” is a very relative term. No one thinks he is rich, because everyone knows someone who is WAY wealthier. Ramsey is a millionaire many times over, but his wealth doesn’t hold a candle to Bill Gates or Michael Jordan. So what is “rich” anyway? Who knows, but however you slice it, the Bible tells us to be content with what we have and pursue simplicity ([Heb. 13:5](http://biblia.com/bible/esv/Heb.%2013.5)). The goal needs to be freedom with contentedness, not a yearning for more stuff.

**Be Generous**

To Ramsey’s credit, he frequently emphasizes the joy of extravagant giving. Look at how Paul exhorts the rich in [1 Timothy 6:17-19](http://biblia.com/bible/esv/1%20Timothy%206.17-19):

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

If you have the ability to make lots of money, maybe you should. But as you do, be sure to constantly check your heart along the way. Jesus’ words cannot be trifled with. Be constantly on the lookout for how you can be a blessing and how the kingdom of God can be furthered in our day through your resources.

**Gospel Emphasis**

Rather than debating between “radical” living for God and the dangers of “poverty theology,” we learn from 1 Timothy 6 that contentment and generosity should be our emphasis in light of the gospel.

God has already provided all that we will ever need ([Rom. 8:32](http://biblia.com/bible/esv/Rom.%208.32)). He cares for grass ([Matt. 6:28-30](http://biblia.com/bible/esv/Matt.%206.28-30)) and birds ([Matt. 10:29](http://biblia.com/bible/esv/Matt.%2010.29)), so we can be content with or without stuff. God has been infinitely generous with us in Christ so, rich or poor, we can be joyfully generous in a way that makes our neighbors scratch their heads and say, “Who are these people?”

Generosity is not a poverty theology. Contentment with thankfulness is not a prosperity theology. The gospel motivates us to be generous and gives us ultimate contentment.

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