
Jesus's Teaching on Money

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I have been thinking about Jesus's teaching on money. This is a very important subject, affecting, as it does, the life of every Christian. Yet it is one that is rarely discussed in British evangelical circles, and about which relatively little has been written. There has been more discussion in the US, but with writers taking up widely different positions, and reading the Bible accordingly.¹

I shall take as my starting point Jesus's teaching in the Sermon on the Mount (Matthew 6:19–34). He gave similar teaching on other occasions (Luke 12:13–34; 16:1–13). I shall bring this in as appropriate.

Wealth

In the Sermon on the Mount, Jesus taught his disciples:

Do not lay up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there your heart will be also (Matthew 6:19–21).

He went on to say:

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 mammon (v. 4).

Mammon is an Aramaic word (*māmôn*) meaning money or wealth (Jesus spoke in Aramaic). Paul expressed the same truth in the saying: 'the love of money is a root of all kinds of evils' (1 Timothy 6:10).

What Jesus meant by 'lay up for yourselves treasures in heaven' he explained on another occasion (Luke 12:32–34):

Sell your possessions and give alms; provide for yourselves moneybags that do not grow old, a treasure in the heavens that does not fail, where no thief approaches and no moth destroys (v. 33).

He also told parables to emphasise the folly of holding on to one's money, and the wisdom of using it to help others (the Parables of the Rich Fool, the Shrewd Manager, and the Rich Man and Lazarus, Luke 12:13–21; 16:1–13, 19–31). In the second parable, although the manager acted dishonestly (he reduced debts owed to his master, vv. 5–7), he is commended for his shrewdness (v. 8), because, by reducing the debts, he made friends who would help him in the future (v. 4). Jesus told his disciples to prepare likewise for the future (by giving to the needy):

I tell you, make friends for *yourselves* by means of unrighteous mammon,² so that when it fails, they may receive you into eternal dwellings (v. 9).

Jesus later told his disciples that he would judge the peoples of the world by how they helped 'the least of these my brothers' (Matthew 25:31–46).

Jesus's teaching was passed on by the apostles. Paul enjoined the rich to lay up treasure in heaven (1 Timothy 6:17–19); James warns what will happen to those who lay up treasure on earth (James 1:9–11; 4:13–5:6).

How far?

A key question is, how fully does Jesus expect disciples to carry out his instruction, 'Sell your possessions and give alms'? This question cannot be answered precisely. He told a crowd that they had to renounce *all* their possessions (Luke 14:25–33):

... any of you who does not renounce all his possessions cannot be my disciple' (v. 33). He likewise told the rich young ruler to sell all that he had (Luke 18:18–23): 'Sell all that you have and distribute to the poor, and you will have treasure in heaven ... (v. 22).

But he accepted Zacchaeus, who said he would give half (Luke 19:1–10):

Look, Lord, I give half of my possessions to the poor, and if I have demanded anything from anyone falsely, I restore fourfold (v. 8).

Jesus evidently judged that Zacchaeus had renounced his possessions sufficiently fully to accept him. How incompletely other seekers can renounce their possessions for Jesus still to accept them we do not know. We only know that he is gracious (cf. Mark 9:23–27), but that his grace cannot be presumed (Matthew 7:21–23). For this reason I think we have to take Luke 14:33 ('renounce all possessions') as Jesus's standard, even though he may accept less.³ Zacchaeus illustrates Jesus's teaching that, while it will be very difficult for the rich to enter the kingdom of heaven, with God it would not be impossible (Luke 18:24–30).

Luke records that the early Christians shared what they had so that the poor among them might be provided for (Acts 2:44–45; 4:32–37, etc.). Later on collections were made at the better-off churches to relieve the poor ones (Acts 11:27–30, 1 Corinthians 16:1–4, etc.). Paul encouraged the Corinthians to give generously (2 Corinthians 8–9): while assuring them that he did not expect them to give more than an equal share of what they had (8:13–15), he reminded them, 'For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you by his poverty might become rich' (8:9), and 'God loves a cheerful giver' (9:7).

These actions of the early church couple Jesus's directive to give alms with his new commandment, 'love one another ...' (John 13:34–35). But his directive extends to needy unbelievers as well. Paul wrote, 'as we have opportunity, let us do good to all, especially to those who are of the household of faith' (Galatians 6:10). He reminded the Ephesians of the words of Jesus, 'It is more blessed to give than to receive' (Acts 20:35).

Financial security

In the Sermon on the Mount, Jesus went on to apply the principle, 'You cannot serve God and mammon', to worrying about money (Matthew 6:25–34). He told his disciples not to worry about food and clothing, assuring them that, if God feeds the birds and clothes the fields, he will certainly provide for them (vv. 25–30). He concluded:

Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'" For after all these things the nations seek, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow, for tomorrow will worry for itself. Sufficient for the day is its own trouble (vv. 31–34).

Jesus seems to be speaking here, not only to disciples who do not know where tomorrow's food and clothing will come from (the poor), but also to those who want to be *sure* where these will come from, and strive to achieve this (those who want

financial security). Thus he stresses that the birds 'neither sow nor reap nor gather into barns' (v. 26), and the lilies of the field 'neither toil nor spin' (vv. 28,29). He repeated this teaching after encountering a man concerned about a will, and telling the Parable of the Rich Fool (Luke 12:13–31).

Jesus is not suggesting that disciples should not work. Paul understood him to teach that, if a man can work, he should do so, not only to feed himself and his family, but to have something to give to the needy (Acts 20:33–35; Eph. 4:17–32, vv. 20–21, 28; 1 Thessalonians 4:9–12; 2 Thessalonians 3:6–12). Christians are to work, but for God not mammon.

Paul understood Jesus as not ruling out all saving. Thus he saved up to visit Corinth (2 Corinthians 12:14). However, he did this to avoid burdening the church (his 'children') there. As his saving was designed to help others, it became 'treasure in heaven'.

Relation to Proverbs

While there are hints of Jesus's teaching on wealth in Proverbs (e.g. 23:4–5), there are also statements that apparently contradict it: 'In the house of the righteous there is much treasure, but with the gain of the wicked there is trouble' (15:6). 'There is desirable treasure and oil in the dwelling of the wise, but a foolish man consumes it' (21:20). There are three ways of resolving this tension, depending on one's understanding of the relationship between Old Testament and New Testament.⁴

View 1: Old Testament wisdom still stands. On this view, Jesus's teaching is *balanced* by Proverbs: Proverbs advocates saving a certain amount, Jesus speaks against saving too much.⁵ However, the proposition that Old Testament wisdom still stands cannot be sustained on all issues (e.g. 'an eye for an eye and a tooth for a tooth').

View 2: New Testament teaching supersedes Old Testament wisdom. On this view, Jesus's teaching replaces Proverbs.⁶ This makes his teaching more radical. However, this view contradicts Jesus's affirmation of the Old Testament (Matthew 5:17–19).⁷

View 3: Jesus fully accepted Old Testament wisdom, but took it further.⁸ On this view, Jesus accepted the wisdom of laying up treasure rather than wasting it, but in heaven not on earth. This view avoids the problems of the other views, and brings out the radical nature of Jesus's teaching.

On work New Testament teaching follows the Old Testament (Proverbs 6:6–11, 'Go to the ant, O sluggard ...').

Making money

When Jesus spoke to the rich young ruler, he began by reminding him of some of the commandments. These included, 'Do not defraud' (Mark 10:19).

This summarises a number of laws of Moses, e.g. not to withhold a labourer's wages (Leviticus 19:13, Deuteronomy 24:14–15), use false weights and measures (Leviticus 19:35–36, Deuteronomy 25:13–16), or sell land above its value (Leviticus 25:14–17). James spoke against withholding wages (James 5:1–6).

The commandment 'Do not defraud' thus outlaws a variety of business practices: underpaying suppliers, overcharging customers, exploiting workers, mislabelling goods, and so on. It also outlaws a variety of working practices: demanding excessive pay (cf. Luke 3:14), wasting time, feigning illness, helping oneself to perks, etc.

Thus, a Christian is to make money honestly, 'working with his own hands what is good' (Ephesians 4:28).

Lending money on interest

Under the law of Moses, Israelites were not allowed to charge interest⁹ on loans to fellow-Israelites, but they were on loans to foreigners (Exodus 22:25, Leviticus 25:35–38, Deuteronomy 23:19–20). This distinction contributed to the Pharisees' gloss on Leviticus 19:18, 'You shall love your neighbour and hate your enemy' (Matthew 5:43). Here as elsewhere Jesus raised the standard for his disciples (Matthew 5:44–48, Luke 6:27–36). According to Luke, he told them to 'love' their enemies (vv. 27–28), act well to all (vv. 29–31), and do better than those who only do good to their own kind (vv. 32–34). In particular they should not just lend to one another (without charging interest) as 'even sinners lend to sinners to receive back the same amount (*ta isa*)' (v. 34).¹⁰ Indeed, they should lend, 'not worrying about getting anything back' (v. 35).¹¹ The implication is that Christians should not charge interest on loans to anyone).¹²

It is true that, in the Parable of the Talents, the master tells the servant who buried his talent that he should have deposited it with bankers and made interest on it (Matthew 25:14–30). But this is a *parable* (v. 14)—it is a story taken from the world¹³ to illustrate a spiritual truth. How Jesus literally wants his disciples to use their gifts emerges in the next parable, that of the Sheep and the Goats (vv. 31–46). This is to help the needy (vv. 34–40).

Many forms of investment in modern society involve payment of interest. An exception is share-holding: companies pay a share of their profits to shareholders as a dividend. Jesus's teaching permits share-holding, but only in companies that operate according to Biblical principles. Shareholders not only share profits, but also responsibility for how these profits are made. They cannot share one without the other.

Making money by buying and selling shares involves buying them when they are undervalued and selling them when they are overvalued. The first defrauds the seller and the second the buyer.

Letting property for a rent in excess of that required to cover expenses is equivalent to charging interest on a loan. The landlord effectively lends the value of the property to the tenant, and receives the value back with interest.

Supporting elderly relatives

In his interview with the rich young ruler, Jesus also affirmed the commandment, 'Honour your father and mother' (Mark 10:19). He upbraided the Pharisees for teaching that people need not do this if they gave the money instead to the temple (Matthew 15:1–9). Paul taught that Christians should support widows in their own families (1 Timothy 5:3–8).¹⁴ Jesus himself ensured that his mother was cared for after his death (John 19:25–27).

Taxes

Jesus answered the contentious question of whether Jews should pay taxes to the Romans by saying (Mark 12:13–17):

Render to Caesar the things that are Caesar's, and to God the things that are God's (v. 17).

This guided the apostles' attitude to the state (Romans 13:1–7, 1 Peter 2:13–17). Paul taught that Christians should pay taxes because governing authorities are 'God's ministers' to society (Romans 13:6). In other words, taxes are in principle a *good* thing: they fund the public services. Avoidance of tax leaves others to pay for these.

Tithes

Under the law of Moses the Israelites gave one tenth of their produce to feed the Levites (Numbers 18:21–24).¹⁵ The Levites were one of the twelve tribes of Israel and served in the tabernacle or temple (Numbers 18:1–7). They themselves gave a tenth of what they received to the priests (vv. 25–32).

The Pharisees took tithing to extremes, to the neglect of other laws. Jesus told them that they should have kept the latter as well as giving tithes (Matthew 23:23, Luke 11:42).

Whether Jesus intended that Christians should follow the Mosaic pattern (one twelfth of families doing Christian work, the others giving one tenth of their income to support them) is an open question. What is certain is that he wanted there to be an adequate number of Christian workers (Matthew 9:35–37; Luke 10:1–2), and wanted them well supported (Matthew 10:9–10; Luke 10:4–7; 1 Corinthians 9:14, 1 Timothy 5:17–18). A tithe is therefore a good starting point.

Questions

My exposition of Jesus's teaching leaves three practical questions:

1. How much money should Christians save?
2. What should they do with this money?
3. How should churches help seekers who are in debt? These questions are very difficult. I offer some tentative answers below.¹⁶

1. The question of how much money to save is one, I think, individual Christians have to answer for themselves, in the light of Jesus's teaching. Jesus dealt with the rich young ruler and Zacchaeus individually. Christians have to ask why they want to save the amount they do. One may have a good reason for saving a certain sum (cf. 2 Corinthians 12:14), another may not. Each will have to stand before the judgment seat of Christ.

Christians should not therefore judge one another on this issue. Paul's teaching in Romans 14 applies. Each should be convinced in his own mind that what he is doing is right (v. 5b).

2. There are two things, I think, Christians can do with their savings. The first is to make interest-free loans to worthy causes. For example, the organisation 'Shared Interest' accepts interest-free loans to lend (with some interest added to cover defaults) to business projects in the Third World. The value of money lent in this way depreciates with inflation. However, the Mosaic law on interest applied regardless of inflation, which was sometimes rampant (Haggai 1:6).

The second thing Christians can do with their savings is to invest in companies that operate according to Biblical principles. Unfortunately, there are few companies today in this category. Even so-called 'ethical' investments include companies that do not fully operate to Biblical principles. Dividends from these companies can be relatively high, implying that they are not paying their suppliers or workers enough, or are charging their customers too much. Christians have to choose companies as wisely as they can, and play an active part in shaping company policy, e.g. by writing to directors and speaking at annual meetings.

A major problem relates to pensions. Holders of pension funds invest on the stock market with little regard for Biblical principles. In the New Testament, elderly Christians were supported by their children or church (1 Timothy 5:3–16). If we today

do not adopt this pattern, we must do all we can to influence pension-fund holders in the investments they make on our behalf.

3. Seekers in debt may be genuine or trying to get money. A church should act in the best interests of both. A possible first step is to present the gospel and offer financial counselling ('We want to see how you have got into debt, and what you can do to get out of it'). This will put off those who are just trying to get money while at the same time helping genuine seekers to set their financial affairs in order. Genuine seekers will try to do this without asking for money. Advice, prayer, and encouragement may be enough to help them to succeed. Inquirers who have been put off should be prayed for until they come back with a desire to change.

If a financial councillor decides that a young Christian does need some financial assistance, an interest-free loan, paid back in instalments, may be better than a gift. Most debts arise from financial indiscipline. A loan encourages discipline better than a gift. Close follow-up is required in such cases.

Let me say again that these answers are tentative. I would be pleased to hear from readers who can improve on them.

Notes

¹ For a review see Craig L. Blomberg, *Neither Poverty Nor Riches* (Apollos 1999), pp. 21–27.

² Lit. 'the mammon of the unrighteousness'.

³ For a different view (that in Luke 14:33 Jesus was using hyperbole), see John Stott, *New Issues Facing Christians Today*, (Marshall Pickering 1999); Keith Tondeur, *Your Money and Your Life* (Triangle 1996), pp. 274–275.

⁴ Cf. Jonathan Bayes and Christopher Bennett, 'The Christian and God's Law: Two Views', *Foundations*, No. 48, pp. 16–25 (2002).

⁵ Blomberg, ch. 8; Paul Mills, in Michael Schluter, et al., *Christianity in a Changing World* (Marshall Pickering 2000), ch. 14; Tondeur, ch. 5.

⁶ Cf. Bayes and Bennett.

⁷ Cf. P.G. Nelson, *What is the Gospel* (Whittles 1997), pp. 7–9.

⁸ *Ibid.*

⁹ Hebrew *nešek* In the AV this is translated 'usury', but this word is no longer appropriate, having narrowed in meaning from 'interest of any kind' to 'interest charged at an exorbitant rate'.

¹⁰ The NIV is misleading here; compare ESV. Note that the verb is *daneizo* not *tokizo*.

¹¹ Lit. 'despairing nothing', the precise sense being determined by the preceding verse.

¹² Cf. Mills, ch. 13. Mills (an economist) believes that charging interest on debt is responsible for many of the world's economic problems. For a different view of the Biblical prohibition (that it was cultural), see Sider, p. 76.

¹³ The master is described as 'a hard man', reaping where he has not sown, and gathering where he has not scattered (vv. 24, 26). Hence his worldly suggestion (v. 27). (Luke 19:11–27 is similar.)

¹⁴ Paul seems to have drawn a distinction between children 'honouring' (providing for) parents and 'laying up' for them (2 Corinthians 12:14).

¹⁵ For other uses of the tithe, see Deuteronomy 14:22–29. Its use to help the poor (vv. 28–29) supplemented the provision made for them at harvest (Leviticus 19:9–10, Deuteronomy 24:19–22). Most of the tithe will have gone to the Levites, being one twelfth of Israel.

¹⁶ Cf. Mills, chs 14–15; Ronald J. Sider, *Rich Christians in an Age of Hunger*, 4th edn. (Hodder 1997); Stott, ch. 12.

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