

July 26, 2015  
James 5:1-6

## USING WEALTH WISELY

### I. INTRODUCTION:

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. I Timothy 6:9-10

God is not opposed to wealth. Many of the greatest believers in the Bible were wealthy. But God is opposed to the misuse and abuse of wealth. James deals with the four key aspects of wealth.

### II. THE WRONG USES OF WEALTH -- AVOID THESE!

#### **ISSUE #1 -- THE ACCUMULATION OF WEALTH:**

DON'T \_\_\_\_\_  
*"You have hoarded wealth in the last days..." (vs. 3)*

Results:

*"Your wealth has rotted ... moths have eaten your clothes, ... your gold and silver are corroded ..." (vs 2-3)*

Whatever I accumulate will \_\_\_\_\_

#### **ISSUE #2 -- THE APPROPRIATION OF WEALTH:**

DON'T \_\_\_\_\_  
*"The wages you have failed to pay the workmen who mowed your fields are crying out against you." (vs. 4)*

**ISSUE #3 -- THE ALLOCATION OF WEALTH:**

DON'T \_\_\_\_\_  
*"You have lived on earth in luxury and self-indulgence." (vs. 5)*

**ISSUE #4 -- THE APPLICATION OF WEALTH:**

DON'T \_\_\_\_\_  
*"You have condemned and ruined innocent men, and they are powerless to stop you." (vs.6 PH)*

**III. THE RIGHT APPLICATION OF WEALTH:**

<sup>19</sup> "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also. Matthew 6:19-20

Parable of the Shrewd Manager (Luke 16:1-9)

**Points To Ponder**  
**Using Wealth Wisely**  
**James 5:1-6**

**Open It:**

1. \*How much does it take to be considered rich in your community?
2. If you won \$1 million, what would you do with it?
3. How does money change people?

**Explore It:**

4. Whom did James address in this passage? Why? ([5:1](#))
5. What warning did James give to rich people? ([5:1-3](#))
6. What misfortune lies ahead for the wealthy? ([5:1-3](#))
7. \*Who should "weep and wail"? Why? ([5:1-6](#))
8. What will happen to all the possessions of the wealthy? ([5:2-3](#))
9. What attitude does God have toward hoarding wealth? ([5:3](#))
10. For what reasons will the rich be punished? ([5:4-6](#))
11. Who have been the victims of rich people? ([5:4-6](#))
12. \*How have rich people hurt others? ([5:4-6](#))
13. \*What do luxury and self-indulgence have to do with the trouble that lies ahead for rich people? ([5:5](#))

## **Get It**

14. How do money and riches affect our relationship with God?
15. What does God think about people who are rich?
16. What problems are solved by being rich?
17. What problems are not solved by being rich?
18. How does God want us to handle money?
19. \*What does it mean to live in "luxury and indulgence"?
20. What common business and financial practices are different from God's standards?
21. How should a Christian business owner or employer be different from others who do not follow Christ?
22. How does a person's use of money reflect what is important to him or her?
23. \*How can we use money to reflect what is important to God?
24. What material possessions would you find it difficult to give up to help someone else?
25. What do you possess that money cannot buy?

## **Apply It**

26. What can you do with your money this week to demonstrate your love for God?
27. \*What changes can you make in your habitual use of money to please God?