

Introduction:

1. A proverb asks, “What do people call a dog (a low-life) with lots of money? They call him Mr. Dog.”
 - a. Another further illustrates money’s evil influence, “When money talks, truth shuts its mouth.”
 - b. A Scottish proverb says, “Do not marry for money, a loan is much cheaper.”
2. Money can be a problem, [1 Timothy 6:10](#). When a heart is focused on money, and it becomes god, evil outcomes and heartaches follow. Money is not evil in itself, but men make evil uses of it.
3. Everybody has to have a little money. Do you work hard for it? Some folks do nothing good with it! Are you trading your money for nothing, with nothing to show for it? Our title is stolen from Dire Straits. Here are seven Bible principles that will help you avoid the money for nothing syndrome!

The Lesson:**I. God is the source of our money.**

- A. Like every other blessing, money comes from God, [James 1:17](#).
 1. “But I worked hard for this money. God didn’t give it to me.”
 2. Whose resources did you use? Whose air, water, and earth? See [1 Chronicles 19:14](#).
- B. Like every blessing, it can be used for good or evil, [1 Timothy 6:10b; 6:17-18](#). Your money can be either a curse or a blessing. Since it came from God, it ought to be used for some good.

II. God is our shelter, not money.

- A. Don’t put your trust in money; it can fail; God does not, [1 Timothy 6:17](#).
 1. People who are in financial trouble often say, “If I just had more money, I would be OK.”
 2. For some folks, the more they have, the more foolish they become with it. If they can’t handle a little bit of it well, they will not be able to handle a lot, [1 Timothy 6:10](#). More money just means more pain for some folks. Witness: Lottery winners. [Proverbs 23:4-5:11:28](#).
- B. Whenever we have problems, money is rarely the answer. God is.
 1. We often get in money trouble because we did not trust God. More money won’t help.
 2. More God is what is needed; more following of His word, [Proverbs 3:5-10](#).

III. God tells us to control our wants.

- A. Life is not all about pleasure and having a good time.
 1. Don’t follow a formula for failure, [Proverbs 21:17](#). For some folks, there is no saving for the future, no giving to God or to the poor, and no thought about the value of money. “If I want it and I have a way to get it, then I will have it.” They may just wind up with nothing!
 2. What happens to people happens to nations. The European economy in 2012 is an example of what happens when really bad choices are made. Spend, spend, and spend!

- B. In contrast to the one who pierces himself with sorrow (1 Timothy 6:9-10), is the one who has godliness with contentment, [1 Timothy 6:6-8](#). This person controls his wants!

IV. God expects us to work to get money.

- A. Work is not our God, but neither is laziness. God expects us to work, [Proverbs 6:6-11](#).
1. You will not be a success without work. Our nation is building a culture of craving. People want more and demand more; politicians promise more. It is not good to depend on a government to meet all your needs. Millions depend on the work of others for daily needs.
 2. From the very beginning, God planned work for man, [Genesis 2:15; 3:19](#). The New Testament teaches that a man who will not work should not eat, [2 Thessalonians 3:10](#).
- B. Don't fall in love with money (1 Timothy 6:10), but remember that God expects you to work to get it! The emphasis is on you, not your parents, not the government, not the church.

V. God expects us to save some money.

- A. Everyone needs to save a little money. Don't spend it all, [Proverbs 21:20](#). One man lays it up for the future; the other man uses it all up today—and winds up with nothing.
- B. It is wise to think about the future and to plan to have money when emergencies arise. Even the ant plans for the future, [Proverbs 6:6-8](#). One of the things that made the virtuous woman a success was her planning for the future, [Proverbs 31:16, 21](#). She was not taken by surprise.

VI. God wants us to budget Him first and generously.

- A. Before we eat up our money on ourselves, God expects us to give to Him, [Proverbs 3:9-10](#).
1. The people in Malachi's time were giving God what had no value, [Malachi 1:7-8](#).
 2. God is not the beggar Lazarus, waiting for crumbs (Luke 16:21).
- B. God expects us to be generous givers, [2 Corinthians 9:6-7](#); [1 Timothy 6:17-19](#). Do you love a cheerful, generous giver? Everybody does. God also loves a generous giver.

VII. God says our outgo can't exceed income.

- A. God doesn't have to say that. Your third grade math book said it.
1. It is a matter of simple math. If we earn \$3,000/month, then outgo cannot exceed that.
 2. The only way to exceed income is to go into debt. That's bad, [Proverbs 22:7](#).
 3. Some don't know their real income or what their debt load is. That's bad, [Proverbs 27:23](#).
- B. Everyone in the family should know the household budget; nobody gets to break it!

Conclusion:

1. Some Christians laugh off their lack of discipline when it comes to money. "I've always been bad with money. I guess I'm just an idiot when it comes to finances. I'll never get it right." If that is your attitude, then it is likely that you will always be in debt, always give God less than you should, always have next to zero in savings, always be poor, and always be dissatisfied.

2. Don't work hard for your money and then wind up doing nothing good with it! Are you trading your money for nothing? See [Isaiah 55:2a](#). Only by following the seven truths in this lesson can you avoid trading your money for nothing. It is time to change! [Matthew 6:33](#).