

A Systematic Theology of Material Possessions

© 2005 Drue Freeman

This is a publication of Village Ministries International, Inc. www.villageministries.org

General Introduction: Twelve Basic Themes

1. Reaching others with the gospel
2. Maintaining unity in the Body of Christ
3. Modeling giving
4. Meeting human needs
5. Giving with proper motives
6. Leadership responsibility and accountability
7. God's blessings for faithful giving
8. The problem of materialism
9. Supporting Christian leaders
10. God's specific plan for giving
11. Christians and debt
12. Giving and the will of God

Theme One: Reaching Others with the Gospel

A. Sharing What We Have With Others.

1. Encouraging faith. (Supracultural Principle {SCP} 1) As Christians use their material resources in harmony with the will of God. It will encourage people to believers.
Acts 2:47
2. Serving enemies. (SCP 17) Christians should not only give to those who love and care for them, but even to those who may resent them and even try and do them harm.
Matthew 5:42
3. Verifying truth. SCP 49) Christians who are unselfish and benevolent become a unique verification to non-Christians that

B. Practicing a Biblical Work Ethic

4. Working hard. (SCP 64) Christians should work hard to provide for their economic needs so that they are not criticized by unbelievers for being lazy and irresponsible. 1
Thessa1oneans 4: 11-12
5. Breaking fellowship. (SCP 65) Christians may have to separate themselves from other Christians who are persistently irresponsible in not providing for their own economic needs.
6. Serving employers. (SCP 104) Christian employees should work hard to serve their employers (Both non-Christians and Christians) as if they were actually serving the Lord.
Colossians 3: 23-24.
7. Serving employees. (SCP 105) Christian's employers should always treat their employees fairly in every respect. Colossians 4:1

C. Reaching All Economic Levels with the Gospel

8. Ignoring God. (SCP 15) Having a lot of material things often makes it difficult for people to recognize and acknowledge their need of Christ in salvation. Matthew 5:3
9. Penetrating culture. (SCP 37) Christian leaders should develop an awareness of the economic structures and practices in every culture in which they are attempting to communicate God's truth in order to utilize these economic experiences to teach people spiritual truths. (Jesus' parables)
10. Understanding God's grace. (SCP 44) God is sometimes more patient with uninformed people who are materialistic than He is with people who have more direct exposure to the truth. Acts 8; 9-25 cf Luke 12:48 cf Hebrews 10:25
11. Reaching wealthy people. (SCP 45) Though it is difficult for wealthy people to respond" to the Gospel, it is God 's will that we reach these people, for they can influence great segments of humanity with their position and resources. Acts 8:26-40
12. Understanding God's desire. (SCP 50) God responds to non-Christians who are sincerely seeking to please Him and who express their sincerity through being generous with their material possessions. Acts 10 Cornelious

13. Warning unbelievers. (SCP 59) Non-Christians who put faith in their material possessions and who abuse and misuse other people in order to accumulate wealth must be warned that they will eventually be judged by God Himself. James 5:1

D. Preparing for Negative Results

14. Criticism. (SCP 102) Christians may face critic's or even retaliation when their Being vulnerable. (SCP 99) Christians who put God first in their lives may open the door for people to take advantage of them. Philemon 18
15. Enduring commitment to do God's will conflicts with others' materialistic value systems. Acts 19:23-41

Theme Two: Maintaining Love and Unity in the Body of Christ

A. Creating Love and Unity

1. Achieving oneness (SCP 2) As Christians use their material possessions to meet one another's needs, it will create love and unity in the Body of Christ. Acts 4:32
2. Seeking forgiveness. (SCP 16) Material gifts are acceptable and "well-pleasing" to God only when Christians have done their part to be in harmony with their brothers and sisters in Christ. Matthew 5: 24b
3. Avoiding invalidation. (SCP 28) Christians who give regularly and faithfully are invalidating the acceptability of their gifts when they neglect to love God and One Another. Matthew 23:23b
4. Winning respect. (SCP 86) People respect and love Christians who are unselfish and generous. 2 Corinthians 9:14

B. Honoring Others without Showing Favoritism

5. Showing appreciation. (SCP 7) Christians who are faithful in sharing their material possessions should be shown special appreciation. Acts 4:36
6. Accepting others. (SCP 53) Christians in the church who do not have a lot of material possessions should not feel inferior to those who have more. James 1:9
7. Demonstrating humility. (SCP 54) Christians who have a lot of material possessions should demonstrate humility, realizing that their only true treasures are those they have stored up in heaven. James 1: 10
8. Avoiding favoritism. (SCP 56) Christians should never show favoritism toward people who have abundance of material possessions; conversely, Christians should never be prejudiced against people who have few material possessions. James 2:1

Theme Three: Modeling Giving

A. Identifying Specific Models

1. Looking to leaders. (SCP 3) Spiritual leaders should model the way all Christians out to use their material possessions. Acts 2:42
2. Looking at believers. (SCP 8) Christians need to be able to observe other believers who are faithful in sharing their material possessions. Acts 4:36-37
3. Looking to Israel. (SCP 34) God's plan for Israel in the Old Testament serves as a foundational model regarding the way Christians should view and use their material possessions. Acts 2-6
4. Looking at churches. (SCP 70) Every local body of believers needs real-life examples of other churches that are positive models in the area of giving. 2 Corinthians 8:1-2

B. Understanding the Need for Models

5. Providing encouragement. (SCP.6) It is the will of God that Christians share their material possessions in order to encourage others in the Body of Christ. Acts 4:36

6. Motivating others. (SCP 77) Christians who are generous will motivate other Christians to also be generous. 2 Corinthians 9:2
7. Causing worship. (SCP 85) Generous Christians cause others to praise and worship God. II Co 9:11b-13
8. Serving others. (SCP 113) Spiritual leaders in the church should be generous Christians who are willing to use their " material possessions to serve those they shepherd and lead. I Timothy 3:2; Titus 1:6.8

Theme Four: Meeting Human Needs

A. Guidelines for Motivation

1. Making sacrifices. (SCP 4) Christians should be willing to make special sacrifices in order to meet special needs, particularly within the Body of Christ. Acts 4:34-35
2. Meeting needs. (SCP 5) A primary motivating factor for consistent Christian giving should be to meet others' needs, particularly within the Body of Christ. Acts 4:34-35
3. Touching God's heart. (SCP 55) People who are in physical need have a special place in God's heart and Christians who help meet these needs also have a special place in God's heart. James 1:27
4. Providing equality. (SCP 75) It is not the will of God that some Christians cannot meet their physical needs while other Christians with abundance could help them in their time of need. 2 Corinthians 8: 13-14; 1 John3: 16-17 James 2:15-16
5. Working to give. (SCP 103) Christians should work hard to make an honest living, not only to take care of their own needs but also to help others in need.

B. Guidelines for Methodology

6. Organizing well. (SCP 12) It is God's will that every Church have an efficient system for helping to meet the true material needs of others in the Body of Christ. Acts 6:1-7; 1 Corinthians 14:40
7. Delegating responsibility. (SCP 13) Spiritual leaders in the church must delegate the administrative responsibilities to other qualified people who can assist them in meeting material needs. Acts 6: 24
8. Selecting leaders. (SCP 14) Meeting the "spiritual needs" of people and meeting the "material needs of people require the same high standards when selecting leaders. Acts 6:32
9. Establishing priorities. (SCP 26) Christian children who are able should make sure that they care for their parent's physical needs. Matthew 15:4-6
10. Showing hospitality. (SCP 46) It is God's will that Christians who have been blessed with material resources use their homes in special ways to offer hospitality to other believers. Acts 10:1-40
11. Organizing socially. (SCP 51) When Christians in a particular culture are excluded from social benefits because of their faith in Christ, other believers should set up some type of System to help take care of valid
12. Withholding assistance. (SCP 66) Christians who can, but do not, work for a living should not be given economic assistance. 2 Thessalonians 3: 10
13. Sharing with discretion. (SCP 109) God's servants should be open and honest about their material needs but they should avoid any form of dishonesty and manipulation by playing on people's sympathy. Philippians 4:11
14. Proceeding cautiously. (SCP 115) The selection of people who receive consistent help from the church should be based upon specific scriptural guidelines. 1 Timothy 5: 3-16
15. Entertaining strangers. (SCP 121) All Christians are to show hospitality not only to those believers in a specific local Christian community, but to those whom they may not know personally. Hebrews 13: 2, 5, 16

Theme Five: Giving with Proper Motives

A. Basic Motives for Giving

1. Giving to honor God. (SCP 9) What Christians give should always be to honor God and not themselves. Acts 4:34-36 cf Acts: 5: 1-102.
2. Giving generously but voluntarily. (SCP 11) Though God wants all of His children to be generous, what Christians give should always be voluntary and from a heart of love and concern.
3. Expecting Christ's return. (SCP 32) The expectancy of standing in front of Jesus Christ should always be a strong motivation factor in the way Christians view and use their material possessions. Acts 2-6
4. Responding to God's Grace. (ACP 73) God does not want Christians to respond to a command to share their material possessions but, rather, to respond out of love that reflects sincere appreciation for His gift of salvation. 2 Corinthians 8: 8-9

B. Determining Pure Motives

5. Avoiding hypocrisy and dishonesty. (SCP 10) God detests dishonesty, lack of integrity, and hypocrisy when it comes to giving. Acts 5: 1,
6. Checking motives periodically. (SCP 18) Christians should periodically check their motives to see if they are giving to glorify God or themselves. Matthew 6:304
7. Evaluating thoughts. (SCP 21) Christians can determine their true perspective toward material possessions by evaluating the consistent thoughts and attitudes of their hearts. Matthew 6:21
8. Testing Faith. (SCP 57) One of the most significant ways that faith is tested as to its reality is the way in which professing Christian's view and use their material possessions. James 2:17
9. Giving from the heart. (SCP 82) Every Christian is ultimately responsible to God on the basis of his own decision. II Corinthians 9:7

Theme Six: Leadership Responsibility and Accountability

1. Focusing on the local church. (SCP 30) It is by Divine Design that local churches provide the primary context in which Christians are to use their material possessions to further the work of God's Kingdom. Acts 2-6
2. Teaching believers their responsibility. (SCP 38) Spiritual leaders are responsible to teach believers in the church what God says about material possessions. (Apostles' example)
3. Being accountable. (SCP69) Those who handle and distribute monies that are given to God's work should be above reproach in all respects and should be held accountable. I Corinthians 16:3-4
4. Sharing responsibility. (SCP 76) It is the will of God that no one particular Christian leader have to handle the financial needs of the Christian community alone. II Corinthians 8:16-19; 22-24, 9:3-4
5. Maintaining a high level of communication. (SCP 8B) it is important that Christian leaders maintain a high level of communication in order to enable Christians to be obedient to God's will in the way they use their material possessions. (General principle)
6. Being direct though sensitive. (SCP 100) Christian leaders should communicate both obligation and freedom. Philemon 14: 18-19
7. Being trustworthy. (SCP 114) Christians who occupy leadership roles in the church should be totally trustworthy when it comes to financial matters. I Timothy 3:2-3,8; 1 Peter 5:2
8. Silencing the unqualified. (SCP 118) So-called Christian leaders who are teaching false doctrine and manipulating people in order to pursue dishonest gain should be silenced. Titus 1:10-11

Theme Seven: God's Blessing for Faithful Giving

A. Present Blessings

1. Giving daily provisions. (SCP 19) Christ wants Christians to pray for daily sustenance. Matthew 6:11
2. Blessings for obedience. (SCP 23) If Christians put God first in all things, He has promised to meet their material needs. Seek first his kingdom.
3. Providing for material needs. (SCP 83) When Christians are faithful in their giving, God has promised to meet their needs. 2 Corinthians 9:8
4. Being able to be generous continually. (SCP B4) When Christians are generous, God has promised to enable them to continue to be generous. 2 Corinthians 9:11a
5. Being honored by others. (SCP I08) Christians who make special sacrifices to help meet the needs of God's servants should be honored by other members of the Body of Christ. Philippians 2:29-30
6. Receiving God's blessings as a church. (SCP 112) God's promise to meet needs applies to the church as well as to individual believers in that church. Philippians 4:19

B. Both Present and Eternal Blessings

7. Being rewarded for sacrificial giving. (SCP 27) God will reward Christians in His eternal kingdom on the basis of the of the degree of sacrifice involved in their giving. Matthew 19:20
8. Receiving both earthly and eternal blessings. (SCP 40) Believers should be motivated to share their material possessions in hopes of receiving present blessings; however, they must realize that the most important perspective in scripture involves eternal blessings and that their rewards may not come in this lifetime.
9. Receiving generous blessings for generous giving. (SCP 81) Christians who are generous in their giving will receive generous blessings conversely, Christians who are not generous in their giving will not receive generous blessings. 2 Corinthians 9:6

Theme Eight: The Problem of Materialism

A. Warnings against Materialism

1. Avoiding bondage. (SCP 22) It is possible for a Christian to be in bondage to material possessions. Matthew 6:24
2. Avoiding those who take advantage. (SCP 43) Wherever Christianity is active, some people will attempt to use the Christian message to benefit themselves. Acts 8:9-25
3. Avoiding unnecessary temptations. (SCP 60) Accumulating wealth brings with it specific temptations for both Christians and non-Christians. James 5:1-3 cf 1 Timothy 6:9-10
4. Avoiding self centered behavior. (SCP 119) As the Day of tendency to intensify love for self, money and pleasure. 2 Tm 3:1-2a, 4b-5
5. Avoiding self-deception and rationalization" (SCP 126) Christians must be on guard against self-deception and rationalization when they are living in an affluent society. Revelation 3:17-18

B. Positive Guidelines

1. Using excess creatively. (SCP 20) Whatever excess material possessions God enables Christians to accumulate should be used in creative ways to further the kingdom of God. Matthew 6:19-20
2. Resting in God's faithfulness. (SCP 24) it is not the will of God that Christians be absorbed with worry about the future and how their material needs will be met. Matthew 6:34
3. Refocusing values. (SCP 42) God sometimes allows difficulties and discomforts to come into Christians' experiences in order to refocus their priorities on eternal values. Acts 8:1-3

4. Learning to be content. (SCR 110) All Christians should learn to be content in the difficult times as well as in the prosperous times. Philippians 4:12
5. Seeking to be godly. (SCP 117) A Christian's first priority should be to focus on godliness and contentment rather than on riches, which often brings discontentment. 1 Timothy 6:6-10, 17-19

Theme Nine: Supporting Christian Leaders

A. Motivation for Supporting Christian Leaders

1. Being honored by God. (SCP 25) God honors Christians in a special way when they meet the material needs of those who truly serve God. Matthew 10:42
2. Avoiding embarrassment. (SCP 78) Christians who make financial commitments should be on guard against embarrassing themselves or their leaders by being negligent in following through on their commitments. 2 Corinthians 9:3-4
3. Creating happiness in leaders' hearts. (SCP 106) Christians who faithfully support God's servants in material ways help to create joy in the hearts of those who receive their gifts. Philippians 1:3-5
4. Causing joy in prayer. (SCP 107) Christians who faithfully support God's servants in material ways enrich those servants' prayer lives by making prayer a joyful experience. Philippians 1:3-5

B. Guidelines for Supporting Christian Leaders

5. Considering the totality of Scripture. (SCP 39) Economic policies for meeting the needs of Christian leaders who devote their full time to ministry must be built upon the totality of God's Word. Mark 6:8-13
6. Supporting those who teach. (SCP 61) Local church leaders whose primary ministry is teaching the Word of God should be given priority consideration in receiving financial support. Galatians 6: 6
7. Rewarding those who are productive. (SCP 116) Pastors and teachers who are hardworking, efficient, and productive in the ministry should be rewarded financially. 1 Timothy 5:17
8. Being on guard against false teachers. (SCP 122) Christians should be on guard against false teachers who are motivated by selfishness and greed and who exploit people with fabricated stories. 2 Peter 2:3a; 14b; Jude 12a
9. Evaluating a leader's beliefs. (SCP 124) Christians should not support religious teachers and leaders who claim to be Christians but who deny that Jesus Christ came as God in the flesh. 2 John 10-11.

C. Guidelines for Christian Leaders

10. Looking to Christians. (SCP 63) Christian leaders should look to fellow Christians for financial support, not to unbelievers they are attempting to reach with the Gospel. 1 Thessalonians 2:9
11. Giving up rights. (SCP 67) Even though God has commanded that spiritual leaders be cared for financially by those they minister to, there are times when it is part of wisdom for spiritual leaders to give up that right. 1 Corinthians 9:14-15
12. Asking for help. (SCP 101) Christian leaders should be free to ask for help when there is a need, both for others and for themselves. Philemon 20-22
13. Serving to reward others. (SCP 111) Christian leaders who make their living in the ministry should serve Jesus Christ with the view that they are storing up treasures in heaven for those who support them financially. Philippians 4:14-17
14. Guarding against selfishness. (SCP 125) Christian leader who receive their financial support from the church they serve must be on guard against a selfishness that causes them to refuse to share financial help with other Christian leaders who are in need. 3 John 5, 8

Theme Ten: God's Specific Plan for Giving

1. Giving objectively. (SCP 36) Christians must be careful not to evaluate subjectively what they believe is the Holy Spirit's leading when it comes to giving. John 14:25-26
2. Using material resources. (SCP 47) God desires to use people with material resources who can give great segments of their time to the ministry while still providing for their families. Acts 8:5, 26, 40
3. Giving time and talent. (SCP 48) God desires to use Christians who may not have an abundance of material possessions but who unselfishly use what they have, including their skills, to do the will of God. Acts 9: 32-43 :\$
4. Giving willingly. (SCP 52) All Christians, according to their ability, should be involved in sharing their material possessions to carry on God's work in the world. Acts 11:19-30
5. Planning ahead. (SCP 62) Christians should plan ahead so they can be prepared to minister economically, first and foremost, to their fellow Christians who are in need but without neglecting non-Christians. Galatians 6-10
6. Giving regularly. (SCP 68) Christians should set aside a certain percentage of their income on just as regular a basis as they are paid in order to be able to systematically give to God's work. 1 Corinthians 16:2
7. Being held accountable. (SCP 71) Christians need to be held accountable when they make financial commitments to God's work. 2 Corinthians 8:6, 10-11; 9:3
8. Giving immediately. (SCP 74) God accepts and honors believer's gifts once they begin to give regularly and systematically, even though they may not be able to give as proportionately as they eventually will be able to once they have their economic lives in order. 2 Corinthians 8: 10-12
9. Giving by faith. (SCP 79) God wants Christians to take a step of faith and trust Him to enable them to be able to give certain amounts of money based on future earnings. 2 Corinthians 9:5a
10. Giving joyfully. (SCP 80) Christians should organize and plan their giving in a systematic way so that they can give generously and not respond in a grudging fashion. 2 Corinthians 9:5b
11. Being accountable in a local body. (SCP 87) The local church is God's primary context for maintaining accountability in the area of material possessions. (General principle)
12. Giving responsibly. (SCP 91) All Christians have an obligation to support God's work in material ways. Romans 15:27

Theme Eleven: Christians and the Subject of Debt

1. Paying debts regularly. (SCP 90) Christians who owe people money or goods should always pay what they owe. Romans 13:8
2. Lending to help others. (SCP 92) Christians must not take advantage of poor people whether Christian or non-Christian. Exodus 22:25
3. Experiencing God's blessings. (SCP 93) Christians who obey God's Word are able not only to meet their own economic needs, but to help others who are in need. Psalms 37:21
4. Showing mercy in crises. (SCP 94) Christians must set the example of being gracious to people who have borrowed money with good intentions and then have faced crises beyond their control that have made it difficult for them to make their loan payments on time. Deuteronomy 15:1-3
5. Evaluating all risks. (SCP 95) Before Christians borrow money for any purpose they should consider all of the circumstances and seek wisdom from others who can help them evaluate all aspects of the decision, including the risks involved. Proverbs 22:7
6. Being cautious regarding co-signatures. (SCP 96) Christians who guarantee another person's loan based upon their own assets should make sure they are able to repay the loan without placing themselves in a position where they cannot meet other financial obligations, including their indebtedness to the Lord. Proverbs 22:26-27
7. Borrowing responsibly. (SCP 97) Christians are out of God's will when they knowingly borrow money that they cannot pay back according to a predetermined agreement. Romans 13:8
8. Putting God first. (SCP 98) Christians are out of the will of God when they cannot give God the "first fruits" of their income because they have obligated themselves to payoff debts. Proverbs 3:9; 1 Corinthians 16:2

Theme Twelve: Giving and the Will of God

1. Reflecting the will of God. (SCP 29) The way Christians use their material possessions is an important criteria for determining whether or not they are living in the Will of God. Acts 2-6
2. Responding immediately. (SCP 31) Christians should respond immediately to whatever portion of God's truth they have received. Acts 2-6
3. Understanding God's will. (SCP 33) As we obey God, He will clarify and help us understand His specific plans, enabling us to more and more live by faith and respond to His will. Acts 2-6
4. Obeying Jesus Christ. (SCP 35) The truths that Jesus taught about material possessions are normative and supracultural. (The Gospels)
5. Developing a specific plan. (SCP 41) Christians today should apply the principles as taught by Christ and modeled by New Testament Christians, utilizing forms and methods that are relevant in their own particular culture.
6. Desiring to do God's will. (SCP 58) All economic and financial planning should be done with an intense desire to be in the will of God in every respect. James 4:15
7. Excelling in giving. (SCP 72) It is God's will that all Christians excel in the grace of giving. 2 Corinthians 8:7
8. Responding to government responsibilities. (SCP 89) Christians should always be responsible and honest citizens in their own societies by paying all government taxes. Romans 13:7
9. Refocusing priorities. (SCP 120) God allows persecution to help people put more emphasis on the spiritual eternal dimensions of life rather than on the material temporal. 1 Peter 1:7, 8-19, 23-25a; 2:5, 11-12; 4:9; 5:2
10. Maintaining balance. (SCP 123) Christians must be on guard between establishing false distinctions between what is "material" and what is "spiritual." 1 John 2:15-16