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THE BIBLICAL BLUEPRINT

FOR

MONEY

*An ecumenical theology of stewardship, generosity, and contentment
from Genesis to the Eternal City.*

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SOLOMON WEALTH CODE

Faith-rooted finance · Scripture · Tradition · Practice

FIRST EDITION

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An ecumenical theology of stewardship, generosity, and contentment — drawn from the whole counsel of Scripture and the long memory of the Christian tradition.

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“Freely you have received; freely give.” — Matthew 10:8

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FOREWORD



WHY MONEY IS A SPIRITUAL MATTER

Of the parables Jesus told, more than half touched on money and possessions. Of the verses in the Gospels, roughly one in seven addresses how a disciple is to handle wealth. The Master who warned us not to love mammon spoke of it more often than He spoke of heaven, hell, or prayer. This is not an accident. It is a diagnosis.

The wallet, our Lord knew, is the most honest of confessors. It will tell you what you truly worship long before your tongue does. A budget is a moral document. A bank statement is a spiritual autobiography. Where your treasure is, *there* — not merely *then* — will your heart be also.

This little book is an attempt to recover a Christian theology of money that is neither prosperity-soaked nor monastically squeamish. It refuses two errors at once. The first error baptizes greed and calls it faith; the second baptizes poverty and calls it holiness. Scripture knows nothing of either. It commands instead a third way: the way of the steward.

A steward is not the owner. He is the entrusted one. He receives what is not his and is asked, on the day of accounting, what he did with it. The whole biblical vision of money — from the Eden mandate to subdue the earth, to the talents in the parable, to the New Jerusalem whose gates stand always open and whose streets are paved with what we now hoard — is the vision of stewardship under a generous and watching Lord.

In the chapters that follow we will walk that whole arc together. We will sit with Augustine in his garden and with Aquinas in his cell, with Calvin in Geneva and Wesley on horseback, with Spurgeon in his pulpit and Lewis at his desk. We will read the Proverbs as a manual of prudence, the Prophets as an indictment of exploitation, the Gospels as a summons to radical generosity, and the Epistles as a school of contentment.

We will end with worksheets — not because the spreadsheet is the gospel, but because grace bears the fruit of practice. A theology that never reaches the checkbook is not yet Christian theology. It is sentiment.

“Money is a wonderful servant and a terrible master.”

— commonly attributed to Francis Bacon, beloved by John Wesley

Read slowly. Pause to pray. Mark what convicts you. Then, as the Apostle says, *be doers of the word, and not hearers only* (James 1:22). The Lord who owns the cattle on a thousand hills also numbers the coins in your

wallet, and He intends both for the same end: His glory, your joy, and the good of your neighbor.

CHAPTER I.

GOD OWNS EVERYTHING

Beginning with the only verse on money that matters: it isn't yours.

“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.” So opens the twenty-fourth Psalm, and so opens any honest Christian conversation about money. Before we ask what to do with our wealth, we must answer a prior question: *whose* wealth is it?

*The earth is the Lord’s and the fullness thereof, the world and those who dwell therein,
for he has founded it upon the seas and established it upon the rivers.*

PSALM 24:1–2

The Hebrew text leaves no ambiguity. The fullness — *melo’ah* — is everything that fills it: the gold in the mountains, the cattle on the hills, the wheat in the field, the breath in your lungs. The Psalmist is not merely making a creedal point; he is filing a deed of title. Every coin in your pocket bears, beneath its national mint, an older inscription: *Property of the Lord*.

“The silver is mine, and the gold is mine, declares the Lord of hosts” (Haggai 2:8). David, gathering the materials for the Temple his son would build, prays the same truth back to God in one of the most stunning prayers in Scripture: *“For all things come from you, and of your own have we given you.”* (1 Chronicles 29:14).

This is the bedrock. Until it is laid, no other building will stand. The doctrine of divine ownership is not a footnote to Christian finance — it is the foundation.

DOMINION, NOT OWNERSHIP

In Genesis 1, God grants humanity *dominion* over the works of His hands. The word is royal: Adam is a vice-regent, an under-king, set over a kingdom that remains, always, the King’s. Saint Thomas Aquinas, working through this carefully in the *Summa*, distinguishes between *dominium altum* — the high dominion that belongs to God alone — and *dominium utile*, the useful dominion entrusted to man. We hold property; God holds the property rights.

Augustine put it more bluntly. “You possess all things,” he wrote of God in the *Confessions*, “and yet need none of them; you are jealous, yet free from care.” The God who owns all is the God who fears no loss. He

gives us things to *hold*, not to *have*. The hand of the steward is open, ready always to return.

“The world was made for the sake of the Church.”

— *The Shepherd of Hermas*, c. AD 140

THE THREE FALSE GODS OF MONEY

If we forget that God owns everything, money becomes one of three idols. *Mammon the Provider* tells us that what God promises — security, identity, peace — can be purchased without Him. *Mammon the Judge* tells us that our worth is measured in net worth, that the size of our portfolio is the size of our soul. *Mammon the Savior* tells us that one more raise, one more deal, one more windfall will at last set us free.

Each is a lie. None of them can deliver what they promise; all of them ask, in exchange for the promise, the worship that belongs to God alone. This is why our Lord did not say *do not love money too much*. He said: **You cannot serve God and money** (Matthew 6:24). The verb is decisive. Mammon is not a hobby. It is a master.

LIVING UNDER DIVINE OWNERSHIP

To confess that God owns everything changes how a Christian holds anything. It loosens the white-knuckle grip. It transfigures generosity from sacrifice into return. It explains why the early Church in Acts could lay possessions at the apostles’ feet without grief: they were not parting with what was theirs; they were redistributing what was His.

The discipline begins simply. Each morning, a Christian steward might pray with John Wesley:

*“I am no longer my own, but Thine. Put me to what Thou wilt; let me
be employed by Thee or laid aside for Thee.*

*All that I have is Thine, all that I am is Thine. Thou art mine, and I
am Thine. So be it.”*

Pray that prayer in earnest for thirty days, and you will find your relationship with money beginning, slowly, to come right. Not because the prayer is magic, but because it is true.

CHAPTER II.

THE STEWARD'S HEART

What it means to be entrusted — and what the Master expects on the day of accounting.

If chapter one establishes who owns the estate, chapter two asks who manages it — and on what terms. The answer Scripture gives us, repeated from the parables of Jesus to the epistles of Paul, is the figure of the *steward*: the household manager given the keys to a property that is not his.

Moreover, it is required of stewards that they be found faithful.

1 CORINTHIANS 4:2

The Greek word is *oikonomos* — the manager of the *oikos*, the household. From it we derive our word *economy*. To be a steward is to participate in the household economy of God. The English word *steward* is itself a contraction of *sty-ward*: the keeper of the pen, the one to whom the master entrusts the herd. He does not own the swine; he answers for them.

THREE MARKS OF A FAITHFUL STEWARD

From the parables of the talents (Matthew 25), the minas (Luke 19), and the shrewd manager (Luke 16), three qualities emerge as the marks of a faithful steward. Each is worth slow attention.

1. Trustworthiness in the small. “One who is faithful in a very little is also faithful in much,” Jesus says (Luke 16:10). The day-of-accounting question is not what we did with grand sums but what we did with small ones. The widow’s two copper coins counted for more in heaven than the wealthy donors’ surplus, because faithfulness is measured against capacity, not column inches.

2. Productivity, not preservation. The servant who buried his talent did no evil with it; he simply did *nothing* with it. The Master’s rebuke is thunderous (Matthew 25:26–30). The Christian steward is not a hoarder. He is a trader. He is asked, with what was given, to bring back more — in spiritual fruit, in served neighbors, in honest work, in seeded ministries, in lives changed.

3. Joyful return. The steward gives back not grudgingly. He gives back as one who knew, all along, that the gold was on loan. “God loves a cheerful giver” (2 Corinthians 9:7), and the cheer of the steward’s return is the proof that he understood the loan.

“The steward’s joy is the owner’s joy. They are the same joy.”

THE WESLEY RULE

John Wesley, who died with two silver spoons and a worn coat to his name though he had earned the equivalent of millions in modern terms, distilled the steward's vocation into three commandments — what we now call the Wesley Rule of Money:

I. *Gain all you can* — by honest labor, without harming your soul, your body, your neighbor's soul, or your neighbor's body.

II. *Save all you can* — by refusing every expense that does not honor God or serve His purposes.

III. *Give all you can* — for the relief of the poor, the spread of the Gospel, and the glory of the Master who entrusted the whole sum.

Wesley meant all three with terrifying seriousness. He earned more each year and lived on the same modest sum, giving the surplus away. "If I leave behind me ten pounds," he wrote, "you and all mankind may bear witness against me that I have lived and died a thief and a robber."

AQUINAS ON USE AND OWNERSHIP

Saint Thomas Aquinas, in *Summa Theologiae* II-II, q.66, makes a distinction the Christian steward should memorize. Material goods, he writes, have two aspects. With respect to *procuring and dispensing* them, private ownership is lawful and even necessary — for order, for industry, for peace. But with respect to *their use*, "man ought to possess external things, not as his own, but as common, so that he is ready to communicate them to others in their need."

This is the heart of the steward's heart. Title in our name; use for our neighbor. Possessions held with palms upturned, not fists clenched. Aquinas would have us check our grip often.

THE DAY OF ACCOUNTING

Every parable of stewardship ends in the same scene: the master returns, and the books are opened. This is not a metaphor the Christian may safely soften. *So then each of us will give an account of himself to God* (Romans 14:12). The audit is real. The ledger will be read.

But it will be read by the One who, having entrusted us with everything, also purchased us with His own blood. The Master who comes is the Master who died. The trembling steward who has tried, however imperfectly, to be faithful will hear the seven words for which all of life is prologue:

"Well done, good and faithful servant."

— *Matthew 25:23*

CHAPTER III.

THE TITHE THROUGH SALVATION HISTORY

From Abraham's tenth to the New Testament's overflow.

No question divides Christian financial conversation like the question of the tithe. Is the tenth a binding command, an Old-Covenant relic, a wise floor, an outdated ceiling, a starting point for grace, or a snare of legalism? Honest believers have given each answer. To untangle the question we must do what we should always do: trace the doctrine through the whole arc of Scripture, not pluck a verse to win an argument.

THE TITHE BEFORE THE LAW

The first tithe in Scripture is older than Moses. After his rescue of Lot, Abraham meets Melchizedek, the priest-king of Salem, and gives him “a tenth of everything” (Genesis 14:20). Jacob, fleeing Esau, vows to give God a tenth of all that God will give him (Genesis 28:22). The pattern of the tenth is patriarchal, instinctive, pre-Sinai. It does not arise from the Law; the Law later codifies what the patriarchs already practiced.

And Abram gave him a tenth of everything.

GENESIS 14:20

THE TITHE UNDER THE LAW

In Leviticus, Numbers, and Deuteronomy, the tithe becomes structural. Israel actually carried *three* tithes — a Levitical tithe to support the priesthood (Numbers 18:21), a festival tithe consumed in worship before the Lord (Deuteronomy 14:22–27), and a triennial tithe gathered for the poor, the foreigner, the widow, and the orphan (Deuteronomy 14:28–29). Some rabbinic traditions tally the total at roughly 23–25 percent of yearly increase. The tithe was not the ceiling of generosity; it was the floor.

By the time of Malachi, neglect of the tithe had become a national symbol of spiritual decay:

Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. ... Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

MALACHI 3:8-10

Malachi’s indictment is fierce, and it is also tender. The God who needs nothing pleads with His people not for His sake but for theirs. *Test me*, He says — the only place in Scripture God invites such a test — and watch how my hands open.

THE TITHE IN THE TEACHING OF JESUS

Christ does not abolish the tithe; He deepens it. To the Pharisees who tithed mint and dill and cumin, He said: *These you ought to have done, without neglecting the others* (Matthew 23:23). The tithe was right. The tithe alone, without justice and mercy and faith, was hollow.

In the same Gospels Jesus calls the rich young ruler to sell *all*, commends the widow who gave her last *two coins*, and praises Zacchaeus who pledged *fifty percent plus fourfold restitution*. The Christian tithe, in our Lord’s mouth, is never the maximum. It is the minimum the heart of grace leaps over.

THE TITHE IN THE EARLY CHURCH AND THE TRADITION

The Didache (c. AD 90) urges believers to give “the firstfruits” of every harvest and trade — bread, wine, oil, money — to the prophets, “for they are your high priests.” Irenaeus, in the second century, contrasts the Old Covenant tenth with the New Covenant freedom: “Instead of the law commanding the giving of tithes, He told us to share all our possessions with the poor.”

Augustine preached: “Tithes are a debt, and he who refuses them takes what belongs to another.” Aquinas treats the tithe as a moral matter belonging to the natural law of justice, even when the ceremonial details of Israel’s system have passed. Calvin and the Reformers retained the tithe as a wise proportional standard. Wesley, characteristically, considered the tithe a starting point and pressed believers higher. Spurgeon thundered: “Whatsoever law has ceased, the law of love abides; and the law of love demands more, not less, than the tithe.”

AN ECUMENICAL POSITION

Across the breadth of the Christian tradition — Catholic, Orthodox, Reformed, Wesleyan, Anabaptist, Pentecostal — a remarkable consensus emerges:

- The ceremonial details of the Mosaic tithe (the Levitical priesthood, the storehouse at Jerusalem, the agrarian harvest schedule) do not bind the Christian today.
- The principle of *proportional, regular, joyful, firstfruits giving*, of which the tenth is the time-honored standard, abides.
- The New Covenant calls the believer not below the tithe but beyond it — into a generosity sized to grace received.

*“The tithe is the training wheels of generosity.
It is not the destination, but it is a fine place to begin.”*

PRACTICE

If you have never given proportionally, begin with two practical steps. First, decide on a percentage — the tenth is the historic Christian standard — and give it *off the top*, before any other line is funded. Firstfruits is the ancient word; *before-tax, before-spending, before-saving* is the modern translation. Second, give it *regularly*: weekly with your wages, or monthly with your salary. Generosity is a muscle; rhythm builds it.

Then, over time, climb. Wesley climbed. The widow climbed. The Macedonians climbed (2 Corinthians 8:1–5). Grace, when it lands, lifts.

CHAPTER IV.

EARNING WITH INTEGRITY

On honest work, the dignity of vocation, and the worship hidden in a paycheck.

Long before Scripture has anything to say about how a Christian should give money, it has much to say about how a Christian should make it. The first command of God to mankind is not *worship* — it is *work*. “Be fruitful and multiply, fill the earth and subdue it” (Genesis 1:28). The man is placed in the garden “to work it and keep it” (Genesis 2:15). Eden is not a vacation. It is a vocation.

Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.

COLOSSIANS 3:23–24

THE RECOVERY OF VOCATION

It was Martin Luther, perhaps more than any other figure in church history, who recovered for the Christian conscience the dignity of ordinary work. The medieval imagination had divided life into the sacred (priest, monk, nun) and the secular (farmer, baker, blacksmith). Luther blew that division apart. The cobbler making good shoes, he insisted, glorifies God as truly as the monk at his prayers — more truly, indeed, if the monk neglects his neighbor and the cobbler serves him.

“The works of monks and priests,” Luther wrote, “however holy and arduous they may be, do not differ one whit in the sight of God from the works of the rustic toiling in the field, or the woman going about her household tasks. ... All works are measured before God by faith alone.”

This is the doctrine of *vocation*: that every honest calling is a station of service, a place where the Christian loves his neighbor by his labor and is paid for doing so. Your paycheck, in this view, is not a reward for selfishness; it is the world’s thanks for service rendered.

THE FOUR WALLS OF HONEST EARNING

Scripture builds four walls around the Christian’s earning. Inside them is freedom; outside them is sin.

Wall One: Truthfulness. “Unequal weights and unequal measures are both alike an abomination to the Lord” (Proverbs 20:10). The Christian does not deceive in his selling, his contracting, his accounting, his marketing. The exaggerated claim, the buried fee, the cooked book — these are not shrewd business. They are theft.

Wall Two: Justice. “Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you” (James 5:4). To pay below a living wage when you can afford a just one, to delay payment to a vendor in financial hardship, to extract value from people the law does not protect — this is, in the language of James, sin that *cries out*.

Wall Three: Service. “Through love serve one another” (Galatians 5:13). The Christian asks of his work not only *what does it pay me?* but *whom does it serve?* A vocation is a place of neighbor-love. If your trade is parasitic — if it leaves your neighbor poorer, sicker, more deceived, more addicted — no income reconciles it.

Wall Four: Sabbath. “Six days you shall labor, but on the seventh day you shall rest” (Exodus 34:21). The Christian works hard and stops. Workaholism is a confession that we do not believe God runs the world

while we sleep. The Sabbath is the weekly funeral of our self-importance.

*“The Christian does not work for money.
He works for the Master and is paid in money.”*

CALVIN ON CALLING

John Calvin, in *Institutes* III.10.6, urges the Christian to discern his calling and to remain in it — not as a prison but as a post. “The Lord bids each one of us in all life’s actions to look to his calling. ... He has appointed duties for every man in his particular way of life. ... It will be no slight relief to know that no work will be so mean and sordid as not to look truly respectable and be deemed highly important in the sight of God.”

This is profoundly liberating. The line worker, the nurse, the accountant, the delivery driver, the teacher, the founder — none of them is wasting his life if he labors honestly in his post. The harvest will not be measured in titles. It will be measured in faithfulness.

AMBITION, BAPTIZED

Christianity is not the enemy of ambition. It is the redeemer of it. The ambition that says *I will build a kingdom for myself* is named in Scripture as Babel; it ends in scattering. The ambition that says *I will work with all my strength to serve my neighbor and bring back more talents than the Master gave* is named in Scripture as faithfulness; it ends in “well done.”

Earn, then, with all your might. But earn within the four walls. Earn for the Master, and the paycheck will become what it was always meant to be: not a trophy, but a tool of love.

CHAPTER V.

THE ETHICS OF SAVING

On the prudence of the ant and the folly of the barn-builder.

Two passages of Scripture must be held together if we are to think Christianly about saving. The first is from Proverbs:

Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.

PROVERBS 6:6–8

The second is from the lips of our Lord:

Then he told them a parable, saying, ‘The land of a rich man produced plentifully, and he thought to himself, “What shall I do, for I have nowhere to store my crops?” And he said, “I will do this: I will tear down my barns and build larger ones.” ... But God said to him, “Fool! This night your soul is required of you.”’

LUKE 12:16–20

Hold these two together and you have the whole Christian doctrine of saving. The ant is praised; the barn-builder is condemned. What separates them?

WHAT THE ANT KNOWS

The ant saves *against a coming need*. She gathers in summer because she knows winter. She is not greedy; she is wise. The Christian who refuses to save, trusting only in the next paycheck, in the providence of friends, in the blanket of the state, is not exercising special faith. He is, Scripture says plainly, presumptuous. “The prudent sees danger and hides himself, but the simple go on and suffer for it” (Proverbs 22:3).

Saving has biblical warrant for at least four ends:

- **Provision for one’s household.** “If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8).
- **Endurance through scarcity.** Joseph stored grain through seven years of plenty for seven years of famine, and a nation lived (Genesis 41).
- **Inheritance for the next generation.** “A good man leaves an inheritance to his children’s children” (Proverbs 13:22).
- **Capacity for future generosity.** The Macedonians’ ability to give “beyond their means” (2 Corinthians 8:3) presupposed they had means to give beyond.

WHAT THE BARN-BUILDER FORGOT

The barn-builder of Luke 12 was not condemned because he saved. He was condemned because he saved *for himself*, “rich toward himself but not toward God.” His error was threefold.

First, he treated his harvest as *his own* — forgetting that the land had produced. Second, he saved *without limit*, demolishing barns to build greater ones, with no horizon of *enough*. Third, he saved *for solitary luxury*: “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” The neighbor is invisible. The poor are unmentioned. God is unconsulted. He saves to retire from love.

That is the line. Saving with a steward’s heart is wisdom. Saving with a barn-builder’s heart is sin.

*“Save like the ant. Spend like the steward.
Never build like the fool.”*

CALVIN’S RULE OF MODERATION

Calvin counsels what he calls *frugalitas* — not stinginess, but the moderation of one who knows the true use of things. “Let this be our principle: that the use of God’s gifts is not wrongly directed when it is referred to that end to which their Author Himself created and destined them for us, since He created them for our good and not for our ruin.”

Three savings horizons follow this rule, and they form a useful Christian framework still today:

- 1. The emergency reserve** — three to six months of household expenses, held in cash, against the loss of work, sudden illness, or unforeseen obligation. This is the modern grain-store of Joseph.
- 2. The medium horizon** — saving for a deposit on a home, a child’s education, a vehicle replacement, the seed for a small business. The ant’s gathering.
- 3. The long horizon** — retirement, generational gift, lasting ministry endowment. Saved not to retire from love, but to extend the steward’s service into a season of reduced earnings and into the next generation.

Within those horizons, save with vigor. Beyond them, beware: the fourth barn is always a temptation.

THE QUESTION TO ASK

Two questions, asked honestly, will keep the Christian’s savings from souring into hoarding.

First: *What is enough?* Have I named, in writing, the dollar figure beyond which I will give the surplus rather than store it?

Second: *For whom?* Will the wealth I am building serve, in the end, only my comfort — or also the gospel, the poor, my children, my neighbor?

Answer those two questions before God and you will save like the ant rather than build like the fool.

CHAPTER VI.

DEBT — BONDAGE AND FREEDOM

Why Scripture treats debt with such grave caution — and how grace breaks its chains.

Few words in Scripture carry more shadow than *debt*. The Bible does not absolutely prohibit borrowing, but it surrounds it with such warnings that the Christian who borrows lightly has not been listening.

The rich rules over the poor, and the borrower is the slave of the lender.

PROVERBS 22:7

The image is severe and deliberate: *slave*. To owe is to be owned, in part, by another. The lender holds a claim upon your future labor, your future income, your future freedom. Where the unsecured creditor was once a passing shadow, in the modern credit economy he is a constant resident in the household, taking his cut of every paycheck before the family does.

WHAT SCRIPTURE PERMITS, AND WHAT SCRIPTURE FORBIDS

Scripture allows borrowing in genuine necessity. The Mosaic Law assumes that the poor will sometimes need to borrow, and it commands the lender to lend without interest, to release debts in the seventh year, and to restore collateral — even a poor man’s cloak — before nightfall (Exodus 22:25–27, Deuteronomy 15:1–2). The covenant community is a place of mercy in lending, not exploitation.

What Scripture forbids is twofold: *predatory lending* — the use of debt to enrich oneself at the expense of the vulnerable — and *presumptuous borrowing* — the taking on of obligations that the borrower cannot, in good faith, expect to repay. “The wicked borrows but does not pay back, but the righteous is generous and gives” (Psalm 37:21). To default through carelessness is, in the Psalmist’s reckoning, an act of wickedness, not merely of misfortune.

Romans 13:8 elevates the principle: “Owe no one anything, except to love each other.” The Apostle is not legislating against all credit instruments — he himself appealed to imperial legal protections — but he is naming the Christian instinct: keep no obligation alive a moment longer than you must. Live quickly out of debt and stay out.

THREE KINDS OF DEBT, RANKED

Not all debt is identical. The Christian conscience can distinguish three categories:

1. Productive debt. A modest mortgage on a primary residence, a carefully sized loan for a tool of vocation (a vehicle for work, an instrument for trade, an education with measurable return), a business loan with a clear cash-flow model. These instruments build, when wielded soberly, both household and capacity for service. They must still be paid down with vigor.

2. Reluctant debt. Borrowing in genuine emergency — medical, catastrophic, displacement — when no reserve exists. The right response is humility, gratitude for the lender, and a written plan to be free again as soon as the Lord enables.

3. Bondage debt. Consumer debt at high interest, used to fund a lifestyle the borrower cannot afford. Credit-card revolving balances. Buy-now-pay-later for discretionary goods. Personal loans for vacations and weddings. This is the kind of debt Scripture treats as slavery, and the kind from which the Christian must, with all urgency, flee.

*“Borrow only for what builds. Borrow only what you can repay.
And run from the rest as from fire.”*

THE PATH TO FREEDOM

If you find yourself already in bondage debt, take heart: the same Master who taught us to pray *forgive us our debts* is the Master who frees the slave. The path out is not mystical. It is hard, simple, and sanctifying.

Step 1: Confess and inventory. List every debt — creditor, balance, interest rate, minimum payment. Bring it before God in honest prayer. Hidden debt is a hidden master.

Step 2: Cut. Remove every line of unnecessary spending until your budget produces real margin. Many Christians need to cut deeper than feels comfortable; freedom is worth a season of discomfort.

Step 3: Build a starter reserve. Even a thousand dollars in cash prevents the next emergency from adding to the pile. The reserve is the wall of the dam.

Step 4: Snowball or avalanche. Throw every dollar of margin at one debt while paying minimums on the rest. The *snowball* attacks the smallest balance first, for momentum. The *avalanche* attacks the highest interest rate first, for efficiency. Both work; the one you will actually finish is the right one. (See the worksheet appendix.)

Step 5: Stay free. Once free, save the emergency reserve in full, rebuild generosity, and refuse to return. “A dog that returns to its vomit” (Proverbs 26:11) is the Bible’s blunt picture of the freed Christian who runs back to bondage.

WESLEY ON THE DEBT-FREE LIFE

John Wesley wrote to a friend: “I do not desire to be a man of money. I desire to owe no man anything. The peace of a quiet conscience and an empty ledger is worth more than the appearance of wealth purchased on terms.” That peace is on offer to every Christian who will, by grace and discipline, walk the freedom road.

The Master who said *the truth shall set you free* meant freedom from a great many things. Freedom from the lender is one of them.

CHAPTER VII.

THE GRACE OF GENEROUS GIVING

On the joy of the open hand — and the strange arithmetic of the kingdom.

Generosity is the most counter-intuitive grace in the Christian life. It contradicts every instinct of fallen economics. We are taught from childhood that to add to one’s wealth is to keep, and to give away is to lose. The kingdom of God reverses the ledger:

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.

PROVERBS 11:24–25

The Apostle Paul, working with this same paradox, draws it tight: “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully” (2 Corinthians 9:6). The Christian giver is not a loser. He is a sower.

THE MARKS OF KINGDOM GENEROSITY

Paul’s great chapter on giving (2 Corinthians 8–9) names the marks of Christian generosity. They are worth memorising.

It is grace-driven. Paul calls the Macedonians’ giving “the grace of God” (8:1). Generosity is not native to us; it is a gift, a fruit of the Spirit, evidence of a soul that has been given to.

It is proportional. “Each one must give as he has decided in his heart” (9:7), but Paul also commends giving “according to their means, ... and beyond their means” (8:3). The Christian gives by ratio, not by impulse, and the ratio rises with grace.

It is cheerful. “Not reluctantly or under compulsion, for God loves a cheerful giver” (9:7). The Greek word is **hilaros** — from which we derive the English word **hilarious**. The Christian giver laughs into the offering plate. He knows what he is sowing, and he knows whose field it is.

It is sacrificial. “In a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part” (8:2). Christian giving costs. The widow’s coins were the model — not because the gift was small, but because, for her, it was everything.

It is for the body and the world. Generosity in the New Testament flows in two main streams: *to the local church*, for the support of pastors, the spread of the gospel, the relief of the saints; and *to the poor*, especially the household of faith, but spilling out to all (Galatians 6:10). To give to one and starve the other is to misunderstand the river.

“The treasure of a Christian is not what he has.

It is what he has given away.”

— commonly attributed to Spurgeon

KELLER ON THE COSTLY GENEROSITY OF GRACE

Tim Keller, preaching often on this theme, reduced it to a sentence: “You will never give sacrificially out of guilt or pressure. You will only give sacrificially out of joy — the joy of the One who, though He was rich, for our sake became poor, that we through His poverty might become rich” (2 Corinthians 8:9). Generosity, in the New Testament, is always downstream of the gospel. It is the natural runoff of a soul that has tasted grace.

This is why guilt-driven giving cannot last. Guilt empties; grace overflows. The Christian who has truly seen what was given for him on the cross will, sooner or later, find his hand opening of itself.

AN ASCENDING GRADE OF GIVING

The Jewish sage Maimonides, in his *Mishneh Torah*, famously listed eight ascending grades of charity. The Christian tradition has its own version. Consider moving, over a lifetime, up this ladder:

- I.** You give nothing — the lowest rung.
- II.** You give occasionally, when asked and convicted.
- III.** You give regularly, but unplanned, by impulse and feeling.
- IV.** You give proportionally, by a fixed percentage of every income.
- V.** You give firstfruits — off the top, before any other line.
- VI.** You give sacrificially — beyond convenience, into discomfort.

VII. You give anonymously — the receiver does not know your name.

VIII. You give to lift the receiver out of need entirely — not alms but empowerment, the highest grade.

Few of us live on the eighth rung all the time. But the Christian life is meant to be a slow climb. Where are you on the ladder today? Where, by grace, do you mean to be a year from now?

CHAPTER VIII.

CONTENTMENT AS TRUE WEALTH

On the rare jewel of being satisfied with what God has appointed.

The Apostle Paul, writing from a Roman prison cell to the Philippians, declares one of the most astonishing financial sentences in all literature:

I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.

PHILIPPIANS 4:11-13 (KJV)

That last sentence, so often pulled out of context as a personal-power slogan, is in fact a financial sentence. Paul's "all things" is the abasement and the abundance, the hunger and the fullness. The thing he can do through Christ is to be *content in either condition*.

"I HAVE LEARNED"

Three small words deserve attention: *I have learned*. Contentment is not instinct; it is curriculum. Paul did not have it by temperament. He did not have it the day of his conversion. He acquired it by discipleship over years — through shipwreck and stoning, through prosperity and prison, through the slow, attentive schooling of the Spirit.

The Puritan Jeremiah Burroughs gave this curriculum its definitive treatment in 1648 in *The Rare Jewel of Christian Contentment*. His definition has never been improved upon: "Christian contentment is that sweet, inward, quiet, gracious frame of spirit, which freely submits to and delights in God's wise and fatherly

disposal in every condition.”

Read that slowly. *Sweet* — not merely tolerable. *Inward* — not arranged by changed outward circumstances. *Quiet* — not striving. *Gracious* — the gift of grace, not the achievement of effort. *Freely submits* — the will is reconciled. *Delights* — not endures. *In every condition* — the prison and the palace alike.

That is the rare jewel. It is more valuable than the contents of any portfolio.

THE TWO ENEMIES OF CONTENTMENT

Two thieves rob the modern Christian of this jewel almost daily. The first is *comparison* — the unhappy habit of measuring our portion against our neighbor’s. “You shall not covet your neighbor’s house ... or anything that is your neighbor’s” (Exodus 20:17). The tenth commandment, we forget, is a commandment about feelings. It forbids the inward leaning toward what is not ours. The age of social media has industrialised that leaning.

The second is *more* — the soft conviction that just a little above where we are will at last suffice. John D. Rockefeller, asked how much money would be enough, is said to have answered: *Just a little more*. The honesty of that answer ought to chill any Christian. Wealth, by itself, never produces contentment. Contentment, when present, blesses any wealth.

“He is not poor that hath little, but he that desireth much.”

— Thomas à Kempis, *Imitation of Christ*

ECCLESIASTES AND THE FUTILITY OF MORE

The Preacher of Ecclesiastes, who tried wealth at scale, recorded the verdict of his own experiment: “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity” (Ecclesiastes 5:10). Solomon was not warning us against money. He was warning us against the love of it. The lover of money is in a marriage that cannot satisfy him; the bride is too small for the longing.

Christ named the same diagnosis in the Sermon on the Mount: “No one can serve two masters ... You cannot serve God and money” (Matthew 6:24). The contented Christian has settled the question of masters. Money is the servant. God is the Lord. What He gives is enough; what He withholds is not needed.

THE PRACTICE OF CONTENTMENT

Contentment is not passive. It is cultivated. Five practices, drawn from the long tradition, will train the Christian heart toward the rare jewel.

1. Daily thanksgiving. Name out loud, each morning, three things God has provided. The grateful heart cannot, at the same moment, be the discontent heart.

2. Strategic fasting. Periodically deny yourself a comfort — a meal, a meal out, a purchase, a season of streaming — not as punishment but as reminder. *Man does not live by bread alone.*

3. Sabbath rest. The weekly stop teaches the heart that the world does not end when our striving does.

4. Limited input. Reduce exposure to advertising and the highlight reels of others' lives. Discontent is mostly imported.

5. Generous output. Give. Give consistently and joyfully. The open hand is the cure for the grasping heart.

Practise these for a year and you will find, perhaps to your astonishment, that the rare jewel has begun to grow on the inside — not because the Lord has filled your barns, but because He has filled your soul.

CHAPTER IX.

INHERITANCE AND LEGACY

On the goods we leave behind — and the truer treasure we send ahead.

Scripture takes the question of inheritance seriously. So should the Christian. The Proverbs are blunt:

A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

PROVERBS 13:22

To leave nothing — not by providential poverty but by careless stewardship — is named, in this verse, as a *moral failure*. To leave well, on the other hand, is the act of a good man. The Christian who plans a legacy, who writes a will, who arranges his affairs against the day of his death, is fulfilling a duty of love.

THREE INHERITANCES

The biblical inheritance is never merely financial. The wise Christian plans, over a lifetime, to leave three intertwined gifts.

The inheritance of faith. “You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way” (Deuteronomy 6:7). The first and greatest legacy is the faith handed on. A child who inherits a fortune without the gospel inherits a curse with interest. A child who inherits the gospel without a coin inherits the kingdom.

The inheritance of character. “A good name is to be chosen rather than great riches” (Proverbs 22:1). The reputation a parent leaves — for honesty, for diligence, for kindness, for self-control — is a working capital the children carry into every transaction of life. It cannot be willed but it can be lived.

The inheritance of substance. Property, savings, business, home, books, tools. Held lightly, planned wisely, distributed justly, this material inheritance can be a real blessing — the down payment on a grandchild’s education, the seed of a son’s vocation, the cushion under a daughter’s widowhood, the gift to the church that funds a generation of mission.

THE DANGERS OF AN UNDISCIPLINED INHERITANCE

Augustine warned that wealth left without wisdom is a sword placed in the hand of a child. The history of family fortunes is largely a history of dissipation: built by the first generation, enjoyed by the second, squandered by the third. The Christian who plans a substantial inheritance must also plan the formation that allows it to be received without harm.

Several practical disciplines follow. *Speak openly with your children* about money, sooner than feels comfortable; secrecy raises heirs unprepared. *Tie any substantial inheritance to character formation* — staged distributions, matching gifts, vocational expectations. *Give some inheritance away to ministry during your lifetime* so the children see the model of generosity rather than merely the model of accumulation. *Write your will, and revisit it*; intestate death is, for the Christian steward, a small last act of negligence.

*“Do not store up for your children what moths and rust will destroy.
Store up for them, in your living, the things that cannot be lost.”*

THE TREASURE WE SEND AHEAD

There is, however, a deeper kind of legacy — one our Lord names in the Sermon on the Mount and to which we now come.

“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” (Matthew 6:19–20).

The Christian, in His Master’s teaching, leaves not only an inheritance *behind him*; he sends one *ahead of him*. Every dollar given for the kingdom, every hour spent on the gospel, every loving service offered to a neighbor in the name of Christ is, in the strange economy of heaven, treasure *laid up*. We will find it again, multiplied, on the other side of the river.

This is the most important legacy planning a Christian ever undertakes. The estate we leave on earth, however generous, will be spent in a generation or two. The estate we send ahead is eternal. The wise steward divides his attention accordingly.

CHAPTER X.

THE ETERNAL ECONOMY

What awaits the steward when the books are closed and the new world is opened.

The Christian doctrine of money does not end with the will. It ends with the resurrection. There is a final chapter to every steward's story, and it is the most surprising of all. Scripture closes with a city — the New Jerusalem — whose architecture is described in the language of the very wealth we have been discussing.

The wall was built of jasper, while the city was pure gold, like clear glass. ... And the twelve gates were twelve pearls, each of the gates made of a single pearl, and the street of the city was pure gold, transparent as glass. ... The kings of the earth will bring their glory into it.

REVELATION 21:18–26

Note the strange detail. The street of heaven is paved with what we now hoard. Gold — for which men have killed, gambled, and worn out their souls — is in the New Jerusalem the pavement, the underfoot, the matter so abundant it is merely walked upon. The currency of this age is the cobblestone of the next.

WHAT FOLLOWS US, AND WHAT DOES NOT

“We brought nothing into the world,” Paul writes, “and we cannot take anything out of the world” (1 Timothy 6:7). The first half of the verse is humbling; the second is liberating. Whatever we cling to here we will leave here. The shroud, the proverb tells us, has no pockets.

And yet some things *do* cross the river. The deeds done in love do. The gospel sown does. The neighbor served does. The treasure laid up in heaven does. “Their deeds follow them,” says the voice from heaven of the saints who die in the Lord (Revelation 14:13). What we send ahead, we meet again.

LEWIS ON THE WEIGHT OF GLORY

C. S. Lewis, in his sermon “The Weight of Glory,” offered the modern Christian the most arresting summary of this truth ever preached in English:

“It would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.”

The Christian doctrine of money is, in the last analysis, a doctrine of weak desires being trained to want the right things. Our problem is not that we love wealth; our problem is that we love a copper-coin wealth and were made for a city-of-gold wealth. We have settled for trinkets when the Father holds out a kingdom.

THE STEWARD’S EVENTIDE

Picture the scene. The trumpet has sounded. The great books are open. Each steward stands before the Master to whom he has belonged. The Master, who is also the Lamb who was slain, has nail-prints in His hands and a smile on His face. The audit is real, but it is also gentle. He is not surprised by what He finds. He has been with us in every transaction.

To the faithful steward — the one who tried, in the fear of God and the love of his neighbor, to trade with what he was given — the verdict is the seven words for which all of life was prologue:

“Well done, good and faithful servant. Enter into the joy of your Lord.”

— *Matthew 25:23*

THE FINAL EXCHANGE

And then — this is the strangest grace of all — the Master crowns the steward and casts the crown back at His own feet (Revelation 4:10). The reward of faithful stewardship is at last another act of stewardship: the offering of the trophy back to the One whose grace earned it. The doxology is the destination.

This is the eternal economy. Receive everything as a gift. Hold everything as a loan. Trade with everything for the Master’s glory. Send ahead the only treasure that lasts. And on the day He returns, lay down even your reward at His feet, and find that, in giving Him all, you have at last gained *everything*.

To Him be the glory, in the church and in the marketplace, in the wallet and in the will, both now and forever. Amen.

APPENDIX A

THE STEWARDSHIP WORKSHEETS

Three printable tools for the disciplined Christian steward.

I. THE GIVING-FIRST MONTHLY BUDGET

Every Christian budget begins where the New Testament begins: with the gift. Fill the giving line first. Build everything else underneath it.

CATEGORY	BIBLICAL ANCHOR	% OF NET	AMOUNT
Giving (church + poor)	2 Cor 9:7 · firstfruits	10–15	\$ _____
Saving (reserve + future)	Prov 6:6–8 · the ant	10–20	\$ _____
Housing	1 Tim 5:8 · provision	≤ 30	\$ _____
Food + household	Matt 6:11 · daily bread	10–15	\$ _____
Transport	vocation + family	8–12	\$ _____
Insurance + health	Prov 22:3 · prudence	5–10	\$ _____
Debt repayment	Rom 13:8 · owe none	as needed	\$ _____
Personal + recreation	1 Tim 6:17 · enjoyment	5–10	\$ _____
TOTAL OF NET INCOME		100	\$ _____

II. THE DEBT-FREEDOM TRACKER

List every bondage debt below in order of attack — smallest balance first (snowball) or highest interest first (avalanche). Pay minimums on the rest. Throw all margin at line one until it is zero. Then move down.

#	CREDITOR	BALANCE	RATE	MIN. PAYMENT	EXTRA PAY
1	_____	\$ _____	_____ %	\$ _____	\$ _____
2	_____	\$ _____	_____ %	\$ _____	\$ _____

3	_____	\$ _____	_____ %	\$ _____	\$ _____
4	_____	\$ _____	_____ %	\$ _____	\$ _____
5	_____	\$ _____	_____ %	\$ _____	\$ _____

III. THE GENEROSITY LADDER

Mark, honestly before God, where you stand today. Then mark where, by grace, you mean to stand a year from now. Sign and date both.

RUNG	DESCRIPTION	TODAY	TARGET
I	I give nothing		
II	I give occasionally, when convicted		
III	I give regularly but unplanned		
IV	I give a fixed percentage of every income		
V	I give firstfruits — off the top, before all else		
VI	I give sacrificially — beyond convenience		
VII	I give anonymously when I can		
VIII	I give to lift the receiver out of need		

Signed: _____ Date: _____

BENEDICTION



A PRAYER FOR THE CHRISTIAN STEWARD

*Lord of all that is, and Lord of the little I hold —
the coins in my pocket, the breath in my chest, the hours of my day —
teach me to remember that none of it is mine.*

*Loosen the grip of the fool in me.
Open the hand of the steward in me.
Make me faithful in little, that I might be entrusted with much;
and faithful in much, that I might give it all away.*

*When abundance comes, keep me from arrogance.
When scarcity comes, keep me from fear.
In every condition, give me the rare jewel of contentment,
and the cheerful courage to sow what I cannot see.*

*And when at last the books are opened,
and I stand before the Master who bought me with His blood,
let me hear, by sheer mercy, those seven words:
Well done, good and faithful servant.*

Through Jesus Christ, the rich One who became poor that I might be rich,

*to whom be glory in the marketplace and in the temple,
in the wallet and in the will,
now and forever. Amen.*



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