

**BIBLE BAPTIST CHURCH OF ERIE**  
**SERMON OUTLINE**  
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**“HOW TO USE YOUR MONEY WISELY”**

**1 Timothy Series: #20**

**1 Timothy 6:6-10**

**1 Timothy 6** is one of the most powerful chapters in all the New Testament because it speaks to believers of the reality of life in this fallen world. The Apostle Paul pulled no punches with the young pastor, Timothy as he wrote this closing chapter. And his words are as applicable today as when they were drying on that original papyrus. This is a **“HOW TO CHAPTER.”**

If there is one word that could be used to describe our culture it is *materialism*. As I've said before *we borrow money, we don't have to buy things we don't need to impress people we don't like*. We don't know how to be content with what we have. We always want more.

What Paul teaches in this passage is countercultural. It goes completely against the grain of society. Notice that **verse 10** does not say that **“money”** is **“the root of all kinds of evil.”** It says, **“the love of money is the root of all kinds of evil.”** Money in itself is not evil. Jesus said in **Matthew 6:21**, **“For where your treasure is, there your heart will be also.”** As believers we need to learn how to view and use our money in such a way that will bring the greatest and longest lasting gain. To emphasize the fact that material things are useful for only a short time, Paul stated a basic and obvious fact in **V-7**: *“We brought nothing into this world, and it is certain we can carry nothing out.”*

In **Luke 12:15**, Jesus said, “A man's life consisteth not in the abundance of the **things** which he possesseth.” Then He told a parable about a rich man who lived like a prince. The parable ended as it had begun—with **“things” (12:15, 20)**.

Paul paints two pictures in our passage. The first picture is the attitude of a godly person toward money. This is the attitude we are to emulate. The second picture is the attitude of a worldly person toward money and it is filled with dangers.

**I. HOW GODLY PEOPLE VIEW MONEY Vs.6-8**

**A. Godly People Realize That Contentment is More Valuable V-6.**

**“Contentment”** basically means “sufficiency” or “satisfaction.” It carries the idea of enjoying what you have without always wanting more. Look at **Phil. 4:11**. When you pursue **“godliness”** you find **“contentment.”** Together they are not just **“gain”** but **“great gain.”**

**B. Godly People Realize That Money Is Temporary V-7.** It is an obvious fact – that is **“it is certain”** What? **“We can carry nothing out.”** Remember that **“there are no U-hauls behind hearses.”** You can't take it with you when you go. Because money and material things are temporary, we should not put such a high value on them. Jesus made this clear in His teachings. Notice **Matthew 6:19-20.**

**C. Godly People Realize That Simplicity Brings Joy V-8.**

Now Paul doesn't say that it is wrong to have wealth. Biblical Christianity does not require a vow of poverty. Paul does say that it is wrong to desire more and more. Here are three reasons Christians should be content with the basic necessities of life.

- ◆ *First, when you walk with God, you don't need a lot of stuff.*
- ◆ *Second, we can be content with simplicity because the best things in life are free.*
- ◆ *Third, being content with the basics can free us to make an eternal investment with the rest of our money.*

Let me give you five practical principles to keep us free from materialism:

- ***First, we must realize that God owns everything. We are merely stewards of His wealth.***
- ***Second, we must learn to be thankful for what we have rather than lust for more.***
- ***Third, we must learn to distinguish wants from needs.***
- ***Fourth, we must learn to spend less than we make.***
- ***Fifth, we must learn to give sacrificially to the work of the Lord.***

**II. HOW WORLDLY PEOPLE VIEW MONEY Vs.9-10**

Worldly People Love Money Vs.9a,10. Do we love money?

**Let's take a little test.** Honestly answer these questions in your heart.

- ◆ *Am I willing to be dishonest in order to gain money?*
- ◆ *Have I ever felt satisfied with what I have?*
- ◆ *Do I enjoy showing off what I have?*
- ◆ *Do I struggle to give?*

Here are five dangers for worldly people who love money.

- 1, Worldly People Fall into a Trap (v.9b).**
- 2, Worldly People Indulge their Lusts (v.9c).**
- 3, Worldly People Persist in Their Own Destruction (v.9d).**
- 4, Worldly People Stray from the Faith (v.10b).**
- 5, Worldly People Pierce Themselves with Many Pains (v.10c).**

Church many Christians in our country are running headlong after the love of money and desire for wealth. We must remember that **“godliness with contentment is great gain.”**