

Jesus' Teaching on Money and Possessions
(Revised 9/14)

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Jesus' teaching on money and possessions is very important, affecting, as it does, the life of every Christian. Yet it is a subject that is rarely discussed, especially in the UK. There has been more discussion in the US, but with writers taking up widely different positions.¹ Here I seek to set out Jesus' teaching as clearly and accurately as I can.²

General teaching

On accumulating wealth

In the Sermon on the Mount, Jesus taught his disciples not to accumulate wealth (Matt. 6:19–24). He told them:³

¹⁹‘Do not lay up for yourselves treasures on the earth, where moth and rust consume, and where thieves break in and steal; ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust consumes, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.’

What Jesus meant by ‘lay up for yourselves treasures in heaven’, he explained on another occasion (see below). Here he went on to warn his disciples not to ‘eye’ wealth (or anything else) wrongly:

²²‘The eye is the lamp of the body. If then your eye is healthy, your whole body will be full of light; ²³but if your eye is evil, your whole body will be full of darkness. If then the light in you is darkness, how great [is] the darkness!’

He added:

²⁴‘No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and mammon.’

Mammon is an Aramaic word (*māmôn*) meaning money or wealth (Jesus spoke in Aramaic).

Jesus underlined this teaching in the parable of the Rich Fool (Luke 12:16–21). He told a crowd:

¹⁶... ‘The land of a rich man yielded well, ¹⁷and he reasoned with himself, saying, “What shall I do, because I have nowhere to gather my crops?” ¹⁸And he said, “I will do this: I will pull down my barns and build bigger ones, and there I will gather all my grain and my goods. ¹⁹And I will say to my soul, ‘Soul, you have many goods laid [up] for many years; relax, eat, drink, [and] be merry.’” ²⁰But

¹ For a review, see Craig L. Blomberg, *Neither Poverty Nor Riches* (Leicester: Apollos, 1999), 21–7.

² This article is based on my paper, ‘Jesus’s Teaching on Money,’ *Foundations* No. 50 (2003), 9–14.

³ Lit. ‘Do not store up stores ...’.

God said to him, “Fool! This night they [my agents] require your soul from you, and the things you have prepared, whose will they be?”²¹ So [is] the one who lays up treasure for himself and is not rich towards God.’

Jesus told this parable after a man had asked him to resolve a dispute about a will (13–15). He spoke elsewhere of the ‘deceitfulness’ of riches (Matt. 13:22p).

Laying up treasure in heaven

After this incident, Jesus reminded his disciples of what he had taught them in the Sermon on the Mount (Luke 12:22–34). This time he explained what he meant by ‘lay up for yourselves treasures in heaven’:

³²‘Fear not, little flock, because your Father has been pleased to give you the kingdom. ³³Sell your possessions, and give alms; provide for yourselves moneybags that do not grow old, a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. ³⁴For where your treasure is, there your heart will be also.’

Thus, ‘laying up treasure in heaven’ entails giving alms, i.e. giving to the poor (cf. Luke 18:22p). The Greek word used (*eleēmosunē*), from which we get our word ‘alms’, means ‘mercifulness’. We now more often use the word ‘charity’.

Jesus reinforced this teaching in the parable of the Shrewd Manager (Luke 16:1–9). Speaking to his disciples, he said:⁴

¹...‘There was a rich man who had a manager, and the latter was reported to him as wasting his possessions. ²And he called him and said to him, “What [is] this I hear about you? Render the account of your management, for you can no longer be manager.” ³And the manager said to himself, “What shall I do, because my master is taking away the management from me? I am not strong to dig, [and] I am ashamed to beg. ⁴I have decided what I will do, so that when I am removed from the management, they [people] may receive me into their houses.” ⁵So, summoning each one of his master’s debtors, he said to the first, “How much do you owe to my master?” ⁶He said, “A hundred measures of oil.” He said to him, “Take your bill, and sit down quickly and write fifty.” ⁷Then he said to another, “And how much do you owe?” He said, “A hundred measures of grain.” He said to him, “Take your bill, and write eighty.” ⁸And the master praised the worldly manager because he had acted prudently, because the sons of this age are more prudent in their own generation than the sons of light. ⁹And I tell you, make friends for *yourselves* by means of worldly mammon, so that when it fails, they may receive you into eternal dwellings.’

In this parable, although the manager acted dishonestly (he reduced debts owed to his master, 5–7), he is commended for his prudence (8a) because, by reducing the debts, he made friends who would help him in the future (4). In other words, he is commended for *preparing for the future*. Jesus says that the people of the world are more prudent in preparing for their future in the world than his disciples are in preparing for their future in heaven (8b). He accordingly tells his disciples to prepare

⁴ In verses 8 and 9, I have taken *tēs adikias* to mean ‘of the [present] unrighteousness’, hence ‘worldly’ in a bad sense.

in a similar way – by making friends with their money (by giving alms), friends who will welcome them in heaven (9).

Jesus went on to urge his disciples to be ‘faithful’ in handling money (10–13). The Pharisees mocked him for his teaching (14), leading him to warn them of the consequences of ignoring the plight of the needy in the parable of the Rich Man and Lazarus (19–31). He later reminded his disciples not to ignore the needy in the parable of the Sheep and the Goats (Matt. 25:31–46).

On seeking financial security

In the Sermon on the Mount, Jesus went on to apply the principle, ‘You cannot serve God and mammon’, to worrying about food and clothing (*‘Therefore I say to you ...’*, Matt. 6:25–34). He told his disciples not to worry about these things, assuring them that, if God feeds the birds and clothes the fields, he will certainly provide for *them* (25–30). He concluded:

³¹‘Do not worry, then, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” ³²For after all these things the nations seek, and your heavenly Father knows that you need them all. ³³But seek first his kingdom and his righteousness, and all these things shall be added to you. ³⁴Do not worry, then, about tomorrow, for tomorrow will worry for itself. Sufficient for the day [is] its own trouble.’

Jesus seems to be speaking here, not only to disciples who do not know where tomorrow’s food and clothing will come from (the poor), but also (following on verses 19–24) to those who want to be *sure* where these will come from, and strive to achieve this (those who want financial security). Thus he stresses that the birds ‘neither sow nor reap nor gather into barns’ (26), and the lilies of the field ‘neither toil nor spin’ (28–29). [He repeated this teaching after telling the parable of the Rich Fool (Luke 12:22–31).]

Jesus is not suggesting that disciples should not work. Paul understood him to teach that, if a man can work, he should do so, not only to feed himself and his family, but to have something to give to the needy (Acts 20:33–35; Eph. 4:20–21, 28; 1 Thes. 4:9–12; 2 Thes. 3:6–12). Christians are to work, but for God not mammon.

An implication of this is that Christians need wisdom when helping the needy. Most poor Christians do all they can to avoid being dependent on others. Some, however, want an easy life, and solicit all the help they can get. Christians need to be wary of the latter, and to get them to do more for themselves (cf. 2 Thes. 3:6–12, 1 Tim. 5:11–15).

How far?

A key question is, how fully does Jesus expect disciples to carry out his instruction, ‘Sell your possessions and give alms’?

This question cannot be answered precisely. He told a crowd that they had to ‘give up’ (*apotassetai*) *all* their possessions: ‘... any of you who does not give up all his possessions cannot be my disciple’ (Luke 14:33). He likewise told the rich young

ruler to give away all that he had: ‘Sell all that you have and distribute to [the] poor, and you will have treasure in heaven ...’ (Luke 18:22p). But he accepted Zacchaeus, who said that he would give away *part* of what he had: ‘Look, Lord, I give half of my possessions to the poor, and if I have demanded anything from anyone falsely, I restore fourfold’ (Luke 19:8).

This difference can be partly explained by the probability that, when Jesus said ‘all’, he meant everything over and above the necessities of life (cf. Luke 3:10–11). It can also be partly explained by the probability that Zacchaeus, being a tax collector for the Romans, frequently asked for more money than he should have done; the cost of restoring fourfold could therefore have been considerable.

Even so, Jesus seems to have anticipated that there would in general be a gap between the level of giving he asked for and the level he would accept. He taught his disciples that there would be proportionality between what they gave and what they would receive: ‘Give and it will be given to you: good measure, pressed down, shaken together, running over, they [God’s agents] will put into your lap. For with the measure you use it will be measured back to you’ (Luke 6:38). This principle presumably applies above the level of giving at which he accepts someone as a disciple.

To this extent, when Jesus says that people have to give up ‘all’ their possessions, he is setting a level that he graciously eases. It is a level that invites the prayer, ‘Lord, I give up all that I have; please help my *failure* to give up all that I have’ (cf. Mark 9:24). It is a level, in other words, that casts us on his mercy and grace.⁵

This means that Jesus decides whether or not to accept our level of giving individually. He knows our hearts. He can gauge how sincere we are. He accepted Zacchaeus, but rejected Ananias and Sapphira (Acts 5:1–11). Christians should not, therefore, judge one another on this issue.

Zacchaeus illustrates Jesus’ teaching that, while it will be very difficult for the rich to enter the kingdom of heaven, with God it would not be impossible (Luke 18:24–30p).

Apostles’ teaching

Jesus’ teaching was passed on by the apostles. Paul taught Timothy that ‘the love of money is a root of all kinds of evil’ (1 Tim 6:6–10), and instructed him to command the rich to lay up treasure in heaven (17–19). James warned what will happen to those who pursue wealth (Jas. 1:9–11, 4:13–5:6). Paul reminded the Ephesians of the words of Jesus, ‘It is more blessed to give than to receive’ (Acts 20:35). He directed the Galatians, ‘as we have opportunity, let us do what is good to all, especially to those of the household of the faith’ (Gal. 6:10).

Luke records that the early Christians shared what they had so that the poor among them might be provided for (Acts 2:44–45, 4:32–37, etc.). Later on, collections were made at the better-off churches to relieve the poor ones (Acts 11:27–30, 1 Cor.

⁵ For a different view, see John Stott, *New Issues Facing Christians Today* (London: Marshall Pickering, 1999), 274–5. He suggests that Jesus was using hyperbole.

16:1–4, etc.). In a long passage, Paul encouraged the Corinthians to give generously (2 Cor. 8–9). He reminded them, ‘For you know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, so that you by his poverty might become rich’ (8:9). He also told them, ‘God loves a cheerful giver’ (9:7).

Paul did not take Jesus to rule out *all* saving. Thus he saved up to visit Corinth (2 Cor. 12:14). However, he did this to avoid burdening the church there. He was not storing up treasure for himself.

Relation to OT teaching

While there are hints of Jesus’ teaching in Proverbs (e.g. 23:4–5), there are also statements that apparently contradict it: ‘[In] the house of the righteous [is] much treasure, but with the gain of the wicked is trouble’ (15:6); ‘Desirable treasure and oil [are] in the dwelling of the wise, but a foolish man consumes it’ (21:20).

There are three ways of resolving this tension, depending on one’s understanding of the relationship between the OT and the NT.⁶

View 1: OT wisdom still stands. On this view, Jesus’ teaching is *balanced* by Proverbs: Proverbs advocates saving a certain amount, Jesus speaks against saving too much.⁷ However, the proposition that OT wisdom still stands cannot be sustained on all issues (e.g. ‘an eye for an eye and a tooth for a tooth’).

View 2: NT teaching supersedes OT wisdom.⁸ On this view, Jesus’ teaching *replaces* Proverbs. This makes his teaching more radical. However, this view contradicts Jesus’ affirmation of the OT (Matt. 5:17–19).

View 3: Jesus fully accepted OT wisdom, but took it further. On this view, Jesus accepted the wisdom of laying up treasure rather than wasting it, but in heaven not on earth. This view avoids the problems of the other views, and brings out the radical nature of Jesus’ teaching.

On work, NT teaching follows the OT (Prov. 6:6–11, ‘Go to the ant, O sluggard ...’).

Teaching on specific issues

Making money

When Jesus spoke to the rich young ruler, he began by reminding him of the commandments. According to Mark, these included, ‘Do not defraud’ (Mark 10:19, from Lev. 19:13a).

⁶ See my article, ‘Christian Morality: Jesus’ Teaching on the Law,’ *Themelios* 32 (2006), 4–17 (on-line at www.biblicalstudies.org.uk/jesus_teaching.php).

⁷ Keith Tondeur, *Your Money and Your Life* (London: Triangle, 1996), Chap. 5; Blomberg, *Neither Poverty Nor Riches*, Chap. 8; Paul Mills, in Michael Schluter *et al.*, *Christianity in a Changing World* (London: Marshall Pickering, 2000), Chap. 14.

⁸ Cf. Jonathan Bayes and Christopher Bennett, ‘The Christian and God’s Law: Two Views,’ *Foundations* No. 48 (2002), 16–25. This is Bennett’s position.

This summarizes a number of laws of Moses, e.g. not to withhold a labourer's wages (Lev. 19:13b, Deut. 24:14–15), use false weights and measures (Lev. 19:35–36, Deut. 25:13–16), or sell land above its value (Lev. 25:14–17). James spoke against withholding wages (Jas. 5:1–6).

The commandment 'Do not defraud' thus outlaws a variety of business practices: underpaying suppliers, overcharging customers, exploiting workers, mislabelling goods, and so on. It also outlaws a variety of working practices: demanding excessive pay (cf. Luke 3:14), wasting time, feigning illness, helping oneself to perks, etc.

Thus, a Christian is to make money honestly, 'working with his own hands what is good' (Eph. 4:28).

Lending money on interest

Under the law of Moses, Israelites were not allowed to charge interest⁹ on loans to fellow-Israelites, but they were on loans to foreigners (Exod. 22:25, Lev. 25:35–38, Deut. 23:19–20). This distinction contributed to the rabbinical gloss on Leviticus 19:18, 'You shall love your neighbour and hate your enemy' (Matt. 5:43). Here as elsewhere, Jesus raised the standard for his disciples (Matt. 5:44–48, Luke 6:27–36). According to Luke, he told them to 'love' their enemies (27–28), respond well to everyone (29–31), and do better than those who only do good to their own kind (32–34). In particular, they should not just lend to one another without charging interest as 'even sinners lend to sinners to receive back the same amount (*ta isa*)' (34).¹⁰ The implication is that Christians should not charge interest on loans to anyone (cf. 35, 'But love your enemies and do good and lend, despairing of nothing'¹¹).¹²

It is true that, in the parable of the Talents (Matt. 25:14–30), the master tells the servant who buried his talent that he should have deposited it with bankers and made interest on it (27). But this is a *parable* (14). It is a story taken from the world to illustrate a spiritual truth. The master is described as 'a hard man', reaping where he has not sown, and gathering where he has not scattered (24, 26). His suggestion is correspondingly worldly. That it breaks the Law adds to the poignancy of the parable. How Jesus *literally* wants disciples to use their gifts emerges in the next parable, that of the Sheep and the Goats (31–46). This is to help the needy (34–40).

In a society in which there is inflation, money lent without interest loses value. This can be avoided by charging interest equal to the rate of inflation, or at the market rate, and giving the excess to good causes. Lending money on interest, however, contributes to inflation. Paul Mills, an economist, believes that charging interest on

⁹ Heb. *nešek*. In the AV, this is translated 'usury', but this word is no longer appropriate, having narrowed in meaning from 'interest of any kind' to 'interest charged at an exorbitant rate'.

¹⁰ The NIV is misleading here; compare ESV. Note that the verb is *daneizō* ('lend'), not *tokizō* ('lend on interest'). Likewise in verse 35.

¹¹ Gk. *mēden apelpizontes*. This implies, and was later taken to mean, 'expecting nothing back'.

¹² Cf. Mills, in *Christianity*, Chap. 13. For different views, see Ronald J. Sider, *Rich Christians in an Age of Hunger*, 4th edn. (London: Hodder, 1997), 76, and Ben Cooper, *The Ethics of Usury* (London: The Latimer Trust, 2012). Sider considers the Biblical prohibition to be cultural; Cooper thinks they are limited to borrowers in close 'moral proximity'.

debt is responsible for many of the world's economic problems.¹³ The law of Moses applied regardless of inflation, which was sometimes rampant (Hag. 1:6).

Many forms of investment in modern society involve payment of interest. An exception is shareholding: companies pay a share of their profits to shareholders as dividends. Jesus' teaching permits shareholding, but only in companies that operate according to Biblical principles. Shareholders not only share profits, but also responsibility for how these profits are made.

Making money by buying and selling shares involves buying them when they are undervalued and selling them when they are overvalued. The first defrauds the seller and the second the buyer.

Letting property to make money is equivalent to charging interest on a loan. The landlord effectively lends the property to the tenant, and receives it back with interest (the rent less expenses).

Supporting elderly relatives

In his interview with the rich young ruler, Jesus also affirmed the commandment, 'Honour your father and mother' (Mark 10:19p). He upbraided the Pharisees for teaching that people need not do this if they gave their money instead to the temple (Matt. 15:1–9p). Paul taught that Christians should support widows in their own families (1 Tim. 5:3–8).¹⁴ Jesus himself ensured that his mother was cared for after his death (John 19:25–27).

Taxes

Jesus answered the contentious question of whether Jews should pay taxes to the Romans by saying, 'Render to Caesar the things that are Caesar's, and to God the things that are God's' (Mark 12:17p). This guided the apostles' attitude to the state (Rom. 13:1–7, 1 Pet. 2:13–17). Paul taught that Christians should pay taxes because governing authorities are 'God's ministers' to society (Rom 13:6). In other words, taxes are in principle a *good* thing: they fund the public services. Avoidance of tax leaves others to pay for these.

Supporting Christian workers

Under the law of Moses, the Israelites gave one tenth of their produce to feed the Levites (Num. 18:21–24). The Levites were one of the twelve tribes of Israel and served in the tabernacle or temple (1–7). They themselves gave a tenth of what they received to the priests (25–32).

The Pharisees took tithing to extremes, to the neglect of other laws. Jesus told them that they should have kept the latter as well as giving tithes (Matt. 23:23, Luke 11:42).

¹³ In *Christianity*, Chap. 13.

¹⁴ He seems to have drawn a distinction between children 'honouring' (providing for) parents and 'laying up' for them (2 Cor. 12:14).

Whether Jesus intended that Christians should follow the Mosaic pattern (one twelfth of families doing Christian work, the others giving one tenth of their income to support them) is an open question. What is certain is that he wanted there to be an adequate number of Christian workers (Matt. 9:35–37, Luke 10:1–2), and wanted them well supported (Matt. 10:9–10, Luke 10:4–7, 1 Cor. 9:14, 1 Tim. 5:17–18). A tithe is therefore a good starting point.

A tithe is not a measure of *total* giving. Moses also instructed the Israelites to provide for the poor. He told them to do this partly through the tithe (Deut. 14:28–29), but mainly by leaving the poor some of the harvest (Lev. 19:9–10, Deut. 24:19–22). Jesus taught us to do all we can for the poor, as we have seen.

Conclusion

Jesus' teaching is very challenging!

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