

SPIRITUAL DISCIPLINES

WEEK 4: DISCIPLINE OF TIME AND MONEY

INTRODUCTION TO THE SERIES

- Have you ever wondered how to grow in Christ? What is the believer's role in his or her own sanctification? How can we move from simply wanting to grow to actually seeing real spiritual growth in a way that honors God and avoids self-reliance? What examples can we follow in growing in godliness?
- This multi-week course will look at the biblical call for believers to work out their salvation with fear and trembling, while wholly leaning on God's strength as he powerfully works within us!
- God calls us to pursue holiness, train up our children, grow in spiritual wisdom, knowledge and understanding, and be transformed by the renewing of our minds. So, this course will look practically at the training we do as we trust in the Lord with all of our heart!
- We will discover through personal testimony, biblical foundations, and historical accounts how to get the spiritual workout we need to walk worthy. No discipline is easy, so we will also talk about where the pitfalls and hurdles are that keep us from running the race well.
- **Class Schedule:**
 - April 26: Introduction and Maturity in Godliness
 - May 3: Discipline of Bible Intake
 - May 10: Discipline of the Mind
 - **May 17: Discipline of Time and Money**
 - May 24: No Class, Memorial Day Weekend
 - May 31: Discipline of Prayer
 - June 7: Discipline of Service
 - June 14: Discipline of Perseverance
 - June 21: Discipline of Worship
 - June 28: Discipline of Evangelism

INTRODUCTION TO THIS DISCIPLINE

- God created time, and created money. He wants us to use both wisely. To a degree, they are inter-related.

- Common phrase out there, attributed to Ben Franklin: “Time is money.” The point Franklin was making is that for every moment you do not work, this will cost you money.
- This phrase, unfortunately, misses the point. Rather it should be “time is life.” On the one hand, if given enough time, can earn more money. Yet, all the money in the world cannot buy one more second of time.
- Money is a means to an end. Have to work, earn money, to pay life’s obligations.
- But, must be very careful, one may work their whole life to make money, just to find that you missed many of life’s opportunities to spend time with family and friends.
- No one on their death bed wishes they had worked more, made more money, or spent more time away from family.
- Therefore, both time and money must be used wisely.

DISCIPLINE OF TIME

GOD and TIME¹

Let’s get very theological first: God and time!

1. God exists outside the confines of time. God’s name in Exodus 3:14: “I am who I am” indicates His present existence.
2. God created time, and act of creation initiated the passage of time.
3. God instituted the Sabbath that demonstrates God’s sovereignty over time. Sabbath established to limit man’s working time (Ex 20:8-11). To correlate with money, just like tithe shows God’s ownership of our material possessions, so observance of day of rest shows God’s ownership of our time.
4. God does not change despite the passage of time (James 1:17, Heb 13:8).
5. God is not constrained by the passing of time, and sees all moments clearly (2 Peter 3:8). Every “day” for us is 24 hours, but God is not limited by time.
6. God made time a linear process, with a definite end, a final destination (Act 17:30-31)
7. God works in time to bring about His purposes (Gal 4:4-5; 1 Tim 2:6).

¹ See Mills, Paul: A Brief Theology of Time, found online at www.cambridgepapers.org/a-brief-theology-of-time/

8. THEREFORE: since God is both outside of time, yet active in it, should motivate us to live as God commands within the allotted time He has given us, which leads us to the next topic. . . .

THE BELIEVER AND THEIR TIME

Believer should have a disciplined use of time. Jesus said in John 17:4 that “I glorified you on earth, having accomplished the work that you gave me to do.” Can we say the same? God has given us enough time to accomplish His will.

Everyone has the same amount of time. And to say “I don’t have the time” may indicate that your usage of time should be evaluated to determine how wisely your time is being used.

Due to the huge amount of material on these topics, will approach it as “biblical principles” and applications/thoughts on these principles.

Biblical Principles²:

1. Time is short: we are never more than a breath away from eternity James 4:14: life is a mist that appears for a time then vanishes.
2. Time is passing: it is short, but what remains if slipping away fast. 1 John 2:17: The world is passing away along with its desires. Our time in the world is also passing away.
3. Remaining time is uncertain: we don’t know how much time we have left. Proverbs 27:1: Do not boast about tomorrow, for you do not know what a day may bring. How would our use of time change if we knew the exact day and time of our death. Our times are in God’s hands (Ps 31:15).
4. Time is easily lost: Proverbs 32:33-34 states “A little sleep, a little slumber, a little folding of hands to rest, and poverty will come upon you like a robber. . .” Just a “little” sleep, slumber, folding of hands to rest brings upon you lost time and opportunity.
5. Time lost can never be reclaimed. Once time is gone, gone forever. Jesus said in John 9:4: “We must work the works of him who sent me while it is day; night is coming, when no one can work.” Must use our present time to discipline ourselves to Godliness.

² Whitney, Donald: Spiritual Disciplines for the Christian Life, Chapter 8.

For all of us “night is coming” and we are not able to stop or slow the approach of that night. If the time God gives to us is misused, He never offers it again. So, what to do now?

Our Time Responsibility:

1. Ephesians 5:15-16 Make the most use of our time as the days are evil. Must be used wisely. The days are “actively evil” and makes it difficult to use time for purposes of spiritual growth and godliness. Great thieves of time are out there (internet, social media, sports, other idols) and must be careful. Lives must be disciplined to practice self-control, actively watch how our Christian “walk” is being manifest in the world, and not succumb to the world, flesh, the devil. The “days” are made up of “time” and time must be wisely used in order to grow in Christlikeness.
2. We are accountable to God for our time: Romans 14:12: “Each of us will give account of ourselves to God.” All of our works, and how we spend our time will be brought to light by God in judgment (1 Cor 3:13-15). Our eternal rewards are directly related to the use of our time and what we did with our time on earth. Matthew 12:36 says “on day of judgement will give account for every careless word we speak”; Matt 25:13-40 is the parable of the talents says we are accountable for all the talents we have received and how we used them for sake of God. If we must give account for every word spoken, and are held accountable for all the talents we have received, then certainly God will hold us accountable for the use of our time and how it was spent. SO: evaluate use of time now and spend it in a way you will not regret at the judgement. If you cannot answer the question now as to how you are using your time to grow in Christlikeness, how will you then answer God when He asks on judgement day?
3. For unbelieving friends, 2 Cor 6:2, especially in light of the above: now is the day of salvation.
4. Time is valued at death. As you get older, you will look back and see very clearly times in life that you wish you could do over again. It will happen. Proverbs 5:11-13 says it well: “at the end of your life you groan . . .you say how I hated discipline. . . I did not listen to the voice of my teachers. . .” Will you be like this man? Once you realize that there is no more time left, will you regret how the time was spent? Or will you be glad for every moment you spent reading Bible, praying, worshipping, evangelizing, service, etc., to be more like Christ? The One you will stand before in judgment?

Convictions we must have about time³:

1. Our days are numbered by God and we will have a mortal end (Ps 139:16; 90:12).
2. **God wants us to spend regular time with Him alone in prayer and meditation in His word (Matt 14:23; Ps 119:148).**
3. We should seek to glorify God and be a witness for Him at all times (1Cor 10:31; Acts 1:8).
4. We need to make the most of the time we have been given for the glory of God, rather than be slothful (regularly idle) or waste the time God has given us on worthless things (Prov 24:30-34; Eph 5:15-16).
5. We should not live in chaos but plan our way (Prov 16:9a).
6. **We have enough time to do what God wants us to do (Eph 2:10).**
7. Every person needs to exercise the character quality of discipline in the use of his or her time. That means we must go against what we may or may not want to do in order to do what we should do (2 Peter 1:5-6).
8. We should consider biblical principles when we plan our time and when we make decisions about what to do as we live, rather than go by our feelings or just take life as it comes (Joshua 1:8).
9. When we have to make choices about how to spend our time, we must consider the people and the responsibilities God has given so as not to neglect any of them (1 Cor 4:2).
10. We must accept with contentment when God providentially redirects our steps (Prov 16:9b).
11. We should get Godly counsel if we cannot seem to manage our time for the glory of God (Prov 15:22).
12. We should get accountability if we have major relearning to do in how we spend our time (Prov 18:1a; Gal 6:1-2).

Use your time well—some thoughts:

1. Use a weekly calendar, track how spend time for a month, then evaluate where time is going.

³ Scott, Stewart: The Exemplary Husband, Chapter 12 on Stewardship

2. Make a list of responsibilities and commitments, along with some “desires” you have.
3. Use a schedule, but keep it flexible if Lord providentially brings things your way.
4. Pray for wisdom to apply God’s principles to any request you may have to do something. Learn to say no graciously when you know that there would be something else you are neglecting.
- 5. Control the cell phone, computer, TV, so that you are faithfully carrying out your important responsibilities.**
6. Cut back on activities that have no spiritual or relational aspect to them so that life can be consumed with your relationship with God, spouse/family, and ministry to others.
7. Don’t let others or circumstances dictate your use of time. Follow God’s principles.

NOTE: some of us may look back and realize the wasted time and years, wish we had them back, and grieve over the bad job we did in using time. What to do now? Philippians 3:13-14: “Forget what is behind and press on toward the goal for the prize of the upward call of God in Christ Jesus.” Seek to improve the time that remains, and discipline use of time now for purpose of Godliness.

APPLICATIONS:

- Are you prepared to meet God? The time is short!
- Are you using your time as God would want for you?

DISCIPLINE OF MONEY

Money, you can spend it, get an education, buy lottery ticket, give it all to the poor, save for our children, or put into the Church offering plate! One thing is for sure, cannot live without it! Jesus said more about money than He did about Hell in His time on earth. Some of His statements include:

- If you want to be perfect, go, sell your possessions and give to the poor (Matt 19:21)
- Do not store up for yourselves treasures on earth, where moth and rust destroy and where thieves break thru and steal. Rather, lay up for yourselves treasure in heaven (Matt 6:19-20).

If you were to ask Christians what the Bible says about proper attitude toward money may hear some replies like this:

- Christians should be prosperous. If not wealthy, something is wrong.
- Christians should live on bare necessities. If you become wealthy while rest of the world is in need, you are sinning.
- It is quite simple: money is the root of all evil
- It does not matter how much one has, just so not attached to it.

The basic, biblical teachings about money are quite clear, so let's look at some of these principles.

THE BELIEVER AND THEIR MONEY-or should we say God's money?

GIVING First to the Lord

This topic in and of itself is quite a few classes all by itself.

Giving in the OT

Word for "tithing" means a "tenth part", and concept found all the way back to Abraham in Gen 14:20 where Abe gave to Melchizedek a "tenth of everything." See also Heb 7:4-10.

Three types of tithing in OT

1. Levitical Tithe: Num 18:21-24. Given to Levites and priests for service in the temple. Leviticus 27:30 says "every tithe of the land, whether of the seed of the land or fruit of the trees is the Lord's" A tenth/tithe of all produce and animals given to the Levites for service of the temple. Since generally all Israelites were in this trade, they were giving 10% immediately to the Levites. Could we say this tithe is consecrated to God, worship/work in the temple? Would it then have any implication for today?
2. Festival Tithe Det 14:22-27, another 10% for annual fest with one's family which took effect when Israel in the Promised Land, to celebrate God's work, and build community amongst God's people.
3. The Poor Tithe: Duet 14:28-29, given every three years, another 10%, to provide for social welfare of the needy: fatherless, widows, etc. This worked out to another 3.3% per year.

To "not" give to God was "robbing God" (Mal 3:6-12).

Giving in the NT

What about our giving today? Are we expected to do the same today? This is where it gets difficult, and the debate arises. Let's look at a couple of passages for some thoughts:

I Cor 16:2 is a concise statement on principles of giving⁴: "Upon the first day of the week each one of you is to put something aside and store it up as he may prosper, so that there will be no collecting when I come."

1. Giving is incumbent upon every person. "Grace" does not make this optional, it is a privilege and responsibility for every Christian to give, and is a manifestation of one's love for God.
2. Giving is proportionate—"as God has prospered." Sharp contrast to the OT, which required at least 10%. This may mean "any %" depending on each individual case. It may also mean a variation in proportion from year to year, as no reason to believe that every year will be the same. When prosperity comes, should be used to give more, not necessarily buy more. Each time a Christian gives should reflect on God's blessing in life and determine what proportion will return to God.
3. Giving it to be private—"lay aside and store it up." The gift is kept in private, stored up, and given out as God directs.
4. Giving is consistent and regular—"on the first day of the week." The Lord's Day is God's appointed day for keeping accounts, determining proportions, and giving. Do not take this lightly, as is a command and should be obeyed.

"Every believer owes 100% of what he is what he has to God. The question, then, is not only how much I give, but also how much I spend on myself. Proportionate giving alone can furnish the right answer to this matter and for every state of Life. We give because He gave, not because He commanded; we give because we want to, not because we have to; we give because we love Him, and we show that love most concretely in this way. If in turn God blesses us materially, we praise Him; if not, we still praise Him. This is grace giving and this is the proof of our love for God.⁵"

Another great example is in 2 Cor 8:1-5. Macedonian Christians were "dirt poor" and going through a very difficult time ("severe test of affliction") in overall life situation. Yet, in spite of

⁴ Charles Ryrie: *Balancing the Christian Life*, pp 84-93.

⁵ *Ibid*, p 89

poverty and trials they overflowed in generosity. They “begged” to be involved in the “relief of the saints” and they gave even “beyond their means.” Giving was viewed as a privilege, and was done so with enthusiasm and joy.

Did you notice v 5: “they gave themselves first to the Lord.” The giving was the result of first giving themselves to the Lord. “It is so simple: when all one has is given to God, giving to others becomes the natural reflex of the soul.”⁶

Ten Principles of Giving⁷:

1. God Owns Everything: 1 Cor 10:26. We are then stewards/managers of what God has given us. How much of God’s money should we be keeping?
2. Giving is an act of worship: Phil 4:18 Do you realize you are worshipping God by your giving?
3. Giving reflects faith in God’s Provision: Luke 12:41-44. Do you believe God will meet your needs as you are faithful to Him in giving?
4. Giving should be sacrificial and generous 2 Cor 8:1-5 Studies show that more money people make, the less of an overall percentage they give. Even if it may be more money, if it is less of a percentage is one really giving sacrificially?
5. Giving reflects spiritual trustworthiness: Luke 16:10-13. If not faithful with money God has given to us, will God entrust us to handle spiritual riches? How you manage the financial area of your life is one way to evaluate your relationship with Christ.
6. Love to God should motivate your giving: 2 Cor 8:5, 8
7. Give willingly, thankfully, and cheerfully: 2 Cor 9:7
8. Giving is an appropriate response to very real needs: When genuine needs are communicated to the Church body, members can give to meet those needs: Acts 2:43-45; Acts 4:32-35
9. Giving should be planned and systematic: 1 Cor 16:1-2
10. Generous giving results in Bountiful blessing 2 Cor 9:6-8. Earthly blessings of unspecified nature will be given to those who are faithful stewards of God’s money.

⁶ Ken Hughes, *Disciplines of a Godly Man*, p. 195.

⁷ Whitney, *Spiritual Principles*, Chapter 8

While the “tithe” is in the OT, and “giving” is in the NT, is it necessarily wrong to discuss giving 10% to the Lord? After all, since all of Scripture was given for us, and since the NT states in Romans 15:4 that “what was written in former days for our instruction”, and 1 Cor 10:6, 9 that “these things took place as an example” and “these things happened to them as an example, but they were written down for our instruction,” would it be wrong to state that everyone should at least consider the first 10% as a starting point? Not a ceiling, but as a floor—a minimum to begin giving? Also, if we have things so much better in this age of grace, **when it comes to our money**, why do we want to do less than what was done in the OT? Yet, at the same time, we must not get locked in to a firm, percentage number, as there will be times we give far more than 10%. Just some things to think about. . .perhaps a balanced approach is best in the quote below from “got questions.org/tithing-christian;”

The New Testament nowhere designates a percentage of income a person should give. Christians are not obligated to give a 10-percent tithe. But Scripture does encourage believers to regularly set aside money to give “in keeping with income” ([1 Corinthians 16:2](#); cf. [2 Corinthians 8:12](#)). God promises His blessing on the giver: “Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” ([2 Corinthians 9:6–7](#)). Some Christians consider the 10 percent figure from the Old Testament tithe as a “recommended minimum” for their giving.

Although the tithe is not obligatory for the Christian, the New Testament emphasizes the importance and benefits of freewill giving. We are to give as we are able. Sometimes that means giving more than 10 percent; sometimes that may mean giving less. It depends on the ability of the Christian and the needs of the body of Christ. Every Christian should diligently pray and seek God’s wisdom in the matter of giving (see [James 1:5](#)). However much we give, we should offer it with pure motives, a [cheerful heart](#), and an attitude of worship.

BUYING Second for ourselves

Since all our money comes from the Lord, and if giving to the Lord shows our love toward Him, then what we spend on ourselves is an indicator of our love for God. “It is fallacious reasoning

to think that when we have given a portion of our income to the Lord the rest belongs to us. It is all His; we merely use part of it for ourselves.”⁸

One hears all the time: “I don’t have enough money.” It is not necessarily wrong to “want more” but have to ask why/for what purpose do you want more? Very few want “more” to increase their giving. Also, there is nothing wrong with having material goods—God wants us to enjoy these things, but God does condemn the “love” of those things.

I Timothy 6 gives some guidance.

1. Overall principle: 1 Tim 6:6: Godliness with contentment is great gain. . . . Where does “great gain” come from? Money in the bank? Beautiful home? 2 Brand new cars? Nope, Godliness and contentment bring gain—word “gain” means basic necessities. So, the basic necessities of life consist in Godliness (v11 gives some attributes of faith, love, steadfastness, gentleness) and contentment (not being tossed to and fro by the changing circumstances in life).
2. Contentment involves being satisfied with what God has given you (v7). Be glad for what you have! You are truly content when you learn to trust and love God’s will for your life regardless of what that may be. Therefore, as an application, the “buying” of the latest gadgets/things are not the most important matter in life.
3. Don’t crave/desire riches (v9). Heed also the warning of Proverbs 30:7-9. Greedy people are easily deceived and can fall into temptation.
4. Do not love money or what it can buy. “Love” of money is the root of all evil. “Buying” too many things may be a demonstration of our “love” for things, and lacking in love toward God. It is a heart matter, and the Christian’s attitude toward things is being addressed. Must make sure your spending is within the will of God for your life.
5. Conclusion: learn contentment in every circumstance of life, and love God more than any thing you may possess or desire.
6. Warning: 1 Tim 6:17: and just does not apply to those in a higher income bracket. . applies to everyone.

⁸ Ryrie, p. 90.

OTHER Convictions/thoughts we must have about money:

- Trusting God is the key to handling money issues (Matt 6:24-25)
- Prepare a budget and track every dime of spending to know where you are misspending and make adjustments.
- We should work hard to acquire money and items to give to God and others (2 Cor 9:6-15)
- Save for the future and the unexpected (Prov 6:6-8)
- Stay out of debt—should not owe what we can not realistically pay off considering our income now and any emergency plans that are in place should our income end (Rom 13:6-8).
 - Should never finance “pleasure items” like a vacation.
 - Credit cards must be controlled
- Must have an emergency fund of at least 6 months of expenses. I personally feel it should be 100% of your income. . .
- Ponder every purchase and ask yourself if it is in keeping with God’s principles (1 Cor 10:31)
 - Can you really use it? Can you afford it? How will you use this purchase for God and others?
- Provide well for immediate family (Eph 5:29; I Tim 5:8)
- Seek counsel if need help in handling finances (Prov 15:22)
- Seek accountability if have trouble in the areas of self-control or greed (Prov 18:1-2; Gal 6:1-2).
- Know what you have and owe—good ole balance sheet is essential
- Keep receipts and records of income and expenditures for 5 years
- Own you home by age 65 or retirement
- **Spend less than what you earn (something Congress still has not learned. . .)**
- Pay all bills on time.

APPLICATIONS:

- Are you willing to accept God’s principles for giving?
- Are you giving like you mean it? Obeying God in this area?

CONCLUSION⁹

TIME RULES	MONEY RULES
Track your time	Track your spending
Create a to do list—follow it!	Create a budget—follow it!!
Always max out your PTO & vacation time	Always max out your Roth and 401K
Don't waste time on dumb stuff	Don't buy stuff you don't need
Volunteer and give time to others that need help	Donate to charity and less fortunate
Always try new experiences!	Diversify, diversify, diversify
Don't wait—do stuff while you are young	Invest early, invest often
You can't predict when you're gonna die—it could be tomorrow!	You can't predict a market crash; it could be tomorrow!

⁹ Found online, May 1, 2026 at budgetsaresexy.com/money-time-master-both/