

# Transforming Vision for our Money:

- Radical, Gospel-Hearted Finance

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Paul Houghton

Seminar 1: Abundant Life & Secure Future: Jesus' Promises and Money-god's Lies

Seminar 2: Wallet Transformation: Earning, Spending, Saving, Borrowing and Investing for Eternity

## Principles

Money is a good reward Working hard → Wealth and Independence (good) Laziness → Poverty	1 Thessalonians 4:11-12 Proverbs 10:4
Contentment	1 Timothy 6: 6-8
Rich Christians can enjoy their wealth, but beware: trust God not money	1 Timothy 6: 17
Being rich is dangerous	Mark 10: 21-23
Both Jesus and money-god promise the same: <ul style="list-style-type: none"><li>- Best life now</li><li>- Security for the future</li></ul> ... but one of them is lying and will wreck your faith	1 Timothy 6:6-10 Proverbs 18:11
Invest for eternity Our hearts will be found where our treasure is Who am I serving: God or money-god?	Matthew 6:19-21,24

## Big Picture

<b>Creation</b> <ul style="list-style-type: none"><li>- For us to enjoy and oversee</li><li>- God gives:<ul style="list-style-type: none"><li>o Best life now</li><li>o Security for the future</li></ul></li><li>- Glory to Him!</li></ul>	<b>Fall</b> <ul style="list-style-type: none"><li>- Worship created things (Money-god)</li><li>- Money-god's lies:<ul style="list-style-type: none"><li>o Best life now</li><li>o Security for the future</li></ul></li><li>- Our deceptive hearts</li><li>- The path to destruction</li></ul>
<b>Redemption</b> <ul style="list-style-type: none"><li>- A fresh start worshipping Christ as Lord<ul style="list-style-type: none"><li>o ... everyday back to the cross</li><li>o ... in the power of the Spirit</li></ul></li><li>- <b>Urgent:</b> continue Christ's work</li><li>- <b>Distinctive:</b> stand out</li><li>- <b>Together:</b> the church</li></ul>	<b>New Creation</b> <ul style="list-style-type: none"><li>- The best is yet to come</li><li>- No FOMO</li><li>- No 'bucket list'</li><li>- 'Heaven list'?</li></ul>

## Big Picture Principles – Summary

<b>Creation</b> <i>Enjoy God's world for his glory! Don't judge others</i>	<b>Fall</b> <i>Beware money-god's lies and destruction + your deceptive heart</i>
<b>Redemption</b> <i>Continue Christ's work; Be distinctive; Value accountability</i>	<b>New Creation</b> <i>Remember: the best is yet to come! 'Heaven list'</i>

### Tensions?

- Enjoy God's world ↔ Continuing Christ's work
- Enjoy God's world ↔ Longing for the new creation
- Enjoy God's world ↔ Judging/Accountability

## Practical Scenarios

1. Earning money (Promotion) 2. Spending money (Holiday plans) 3. Spending money (Day-to-day) 4. Spending & Mortgage (Buying a home) 5. Giving 6. Leaving a legacy	7. Saving 8. Pensions 9. Gambling 10. Fraud 11. Sponsorship
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## Other Notes

### Danger of debt

- Huge spiralling temptation for some (credit cards, buy-now-pay-later schemes, pay-day loans, theft)
- Enslaves
- Get help – CAP Money Course – budgeting skills
- Increases temptation for theft

### Fraud triangle

- **Motivation/Pressure** – eg Difficult financial situation
- **Opportunity** – eg Weaknesses in financial control
- **Rationalisation** – eg No-one will miss the money



### Recommended reading

- "Money Counts" – Graham Beynon
- "The Money Mentor" – Ash Carter
- "Money, Possessions and Eternity" – Randy Alcorn

# Practical Scenarios



# 1. Earning money (eg Job Promotion)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• More Money</li><li>• More Power</li><li>• More Seniority</li> <li>• Better life now</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• Earning more money can be a blessing from the Lord</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware “Better life now” &amp; “Future security” lies</li><li>• Beware my deceptive heart</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Opportunity to make disciples - eg as a parent or in leading my home group, ... or in more senior role?</li><li>• Opportunity to demonstrate different priorities</li><li>• Discuss it with a trusted Christian friend</li></ul> <p><b>New Creation</b></p>	<ul style="list-style-type: none"><li>• <i>More money will mean I will give more</i></li><li>• <i>More seniority will enable me to be an influence for the gospel at work</i></li><li>• <i>Money won't ever become <u>my</u> god</i></li></ul>
Accept the offer!	Discuss and Pray!	<i>Beware!</i>

## 2. Spending money (eg Holiday Plans)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• I deserve it</li><li>• I've earned it</li><li>• My friends have been there</li><li>• It's on my YOLO bucket list</li><li>• Better life now</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• It's good to enjoy God's beautiful world</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware fleeting satisfaction ("better life now") lie</li><li>• Beware judging others, or being a stumbling block</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Could I ...<ul style="list-style-type: none"><li>– deepen relationships (church/non-Christians)?</li><li>– serve on a Christian camp/beach mission?</li></ul></li><li>• Opportunity to demonstrate different priorities</li><li>• Discuss it with a trusted Christian friend</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• No bucket lists – We've got eternity</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware my heart reframing the decision I've made, to make it sound godly</i></li></ul>
Book it!	Discuss and Pray!	<i>Beware!</i>

### 3. Spending money (the Basics)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• It's my money</li><li>• I deserve it</li><li>• I've earned it</li><li>• I can put it on Klarna/Credit</li><li>• Better life now</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• It's good to enjoy God's world</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware thinking I've earned it/it's my money</li><li>• Beware judging others, or being a stumbling block</li><li>• Beware my deceptive heart</li><li>• Beware debt</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Can I love others with God's money I'm stewarding?</li><li>• Opportunity to demonstrate different priorities</li><li>• Discuss it with a trusted Christian friend</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• The best is yet to come ('Heaven list'?)</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware my heart reframing the decisions I make, to make them sound godly</i></li></ul>
Book it!	Discuss and Pray!	<i>Beware!</i>

## 4. Spending + mortgage (eg Buying a new home)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• I need a change</li><li>• I deserve this house in that area</li><li>• I can just afford it (the bank will lend it)</li><li>• It's an investment</li> <li>• Better life now</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• A lovely home can be a blessing to be enjoyed</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Remember that only Jesus provides satisfaction</li><li>• Beware becoming a slave to debt (over-borrowing), restricting my freedom to give generously</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Can I live nearer church, provide more hospitality, deepen relationships (church/non-Christians)?</li><li>• Opportunity to demonstrate different priorities</li><li>• Discuss it with a trusted Christian friend</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• We're aliens and strangers. Don't get comfortable</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware my heart reframing the decision I've made, to make it sound godly</i></li></ul>
Buy it!	Discuss and Pray!	<i>Beware!</i>

## 5. Giving money

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• Supporting health research and relief of poverty</li><li>• Feels good to do good</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• It's good to look after our (God's) world</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware greed not generosity</li><li>• Beware pretence of giving generously</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Support gospel proclamation, care for people (esp. Christian brothers and sisters) and discipleship</li><li>• Give generously, sacrificially, thankfully, joyfully</li><li>• Opportunity to demonstrate different priorities</li><li>• The only place for some secrecy</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• Invest in the Kingdom of God for eternity – 3<sup>rd</sup> Pig !</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware the secrecy of giving allowing me to hide my selfishness</i></li></ul>
Give sparingly	Discuss and Pray!	<i>Beware!</i>



**Decide in your  
heart, before the  
Lord.**

**Not reluctantly or  
under  
compulsion.**

**Cheerfully!**



**“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 9:7**


## 6. Leaving a legacy

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• Helping my children onto the world's ladder</li><li>• Live on through them</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• You brought nothing and you'll take nothing with you</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware hoarding for self and family, not generosity</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Support gospel proclamation, care for people (esp. Christian brothers and sisters) and discipleship</li><li>• Give generously and sacrificially (for your estate)</li><li>• Consider: Will your children use any money you leave them for the Kingdom of God?</li><li>• Opportunity to demonstrate different priorities</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• Invest in the Kingdom of God for eternity</li></ul>	
Leave a legacy.	Discuss and Pray!	<i>Beware!</i>

# 7. Saving money

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• Only I can look after me</li><li>• Saving for a holiday/car will give me the life I deserve</li><li>• Saving for a 'rainy day' will protect my future</li><li>• Better life now</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• God gives us minds: wisdom plans for the future</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware thinking God won't look after my future</li><li>• Beware saving (for a comfortable future without dependence on God) money I could be giving</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• My savings can work to serve the gospel<ul style="list-style-type: none"><li>– Kingdom Bank</li><li>– Interest-free loan for a church building project</li></ul></li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• You can't take it with you</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware my heart reframing my self-reliant savings plans, to make them sound godly</i></li></ul>
Save for me!	Discuss and Pray!	<i>Beware!</i>

**"Kingdom Bank is  
such a brilliant idea.  
I would encourage  
every Christian  
who can to get  
an account."**

 Kingdom Bank

 **JOHN LENNOX, AUTHOR AND SPEAKER**

# 8. Pensions (and Pension Planning)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• Only I can look after me</li><li>• Saving into my pension pot will give me the retirement I deserve</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• God gives us minds: wisdom plans for the future</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware thinking God won't look after my retirement</li><li>• Beware building a comfortable retirement (without dependence on God) from money I could give now</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Consciously consider the 'pension vs giving' tension</li><li>• Could my 'pension pot' work to serve the gospel?</li><li>• 2020s/30s ministry opportunity for fit pensioners!</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• You can't take it with you</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware my heart reframing my self-reliant pension plans, to make them sound godly</i></li></ul>
Save for me!	Discuss and Pray!	<i>Beware!</i>



# 9. Gambling (sports, lottery, tombola, raffle, ...)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• It's a bit of excitement in the routine of life</li><li>• Possible future wealth</li><li>• Better life now</li><li>• Possible future riches and freedom</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• God provides what we need</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• I should not covet or envy – wanting what is not mine or which I've not earned</li><li>• The perfect platform for 'money-god': Promising a better life now and security for the future ... but the outcome is that you will lose and many be enslaved</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Call out the lies</li><li>• Help fellow brothers and sisters who are trapped</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• There will be no false gods or temptations</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware thinking you are not susceptible</i></li></ul>
Save for me!	Discuss and Pray!	<i>Beware!</i>

# 10. Fraud (VAT, employment, min. wage, church cash )

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• I deserve more than I'm paid</li><li>• Better life now</li><li>• Future security</li></ul>	<p><b>Creation</b></p> <ul style="list-style-type: none"><li>• God provides what we need</li></ul> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Beware gospel trumping regulatory/tax compliance</li><li>• Understand the Fraud triangle</li><li>• Beware the Fraud slippery slope</li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Hold our churches/ministries to be above reproach</li><li>• Build in safeguards for your church Treasurer and those counting/moving cash</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• There will be no false gods or temptations</li></ul>	<ul style="list-style-type: none"><li>• <i>Beware thinking it doesn't apply to you</i></li></ul>
Save for me!	Discuss and Pray!	<i>Beware!</i>

# 11. Sponsorship (and other forms of extortion)

Non-Christian	Christian	<i>Deceptive heart</i>
<ul style="list-style-type: none"><li>• I'll twist friends' arms so they fund my charity</li><li>• Feel good now</li></ul>	<p><b>Creation</b></p> <p><b>Fall</b></p> <ul style="list-style-type: none"><li>• Check their/our motivation:<ul style="list-style-type: none"><li>– I feel obliged to pay (not giving)</li><li>– What attitude am I encouraging, paying for them to endure pain?</li><li>– Would I actually support their cause?</li><li>– Consider: paying a lump sum, or declining</li></ul></li></ul> <p><b>Redemption</b></p> <ul style="list-style-type: none"><li>• Opportunity to demonstrate different priorities</li></ul> <p><b>New Creation</b></p> <ul style="list-style-type: none"><li>• No more crying, pain or extortion!</li></ul>	
Feel good now!	Discuss and Pray!	<i>Beware!</i>



# Summary

- Stop Judging/Start Talking
- Apply Creation/Fall/Redemption/New Creation lens
- Beware of our deceptive hearts
- Decide in our hearts, before the Lord, not reluctantly or under compulsion, cheerfully!
- Pray





**Keswick  
Ministries**

HEARING BECOMING SERVING

[info@keswickministries.org](mailto:info@keswickministries.org)

017687 80075

@keswickministries