



# THE MISSING PIECE

WHAT ARE WE MISSING IN DISCIPLESHIP?



BERT DEN HERTOOG

## THE MISSING PIECE

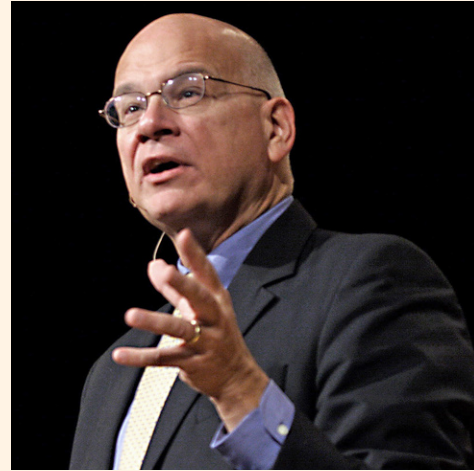
A disciple is one who is learning to follow Jesus in all areas of his or her life. Money affects every area.

Jesus gave his disciples a choice to make. A choice which decides his or her devotion.

“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.” (Matthew 6:24) The word used for money is ‘mammon’, which Jesus is unmasking as a power which uses money to compete for our love and service.

Mammon uses money to disturb our relationship with God and with people. Mammon encourages us to be immersed in our material world, placing possessions and power above God, which is idolatry. What does it mean in our day and age to invite people to “turn from idols to the true and living God?” ([1 Thess 1.9](#))

We believe that teaching Biblical truth about money will set us free from the idol of materialism.



Many people are now more open to the Bible’s warning that money can become much more than money. It can become a powerful life-altering, culture-shaping god, an idol that breaks the hearts of its worshippers.”

From: Counterfeit Gods: When the Empty Promises of Love, Money and Power Let You Down. Tim Keller

## MANAGING MONEY IS A SPIRITUAL DISCIPLINE

Jesus unmasked the power behind money and called it mammon. Mammon is the spiritual power behind money which is competing for our love and devotion.

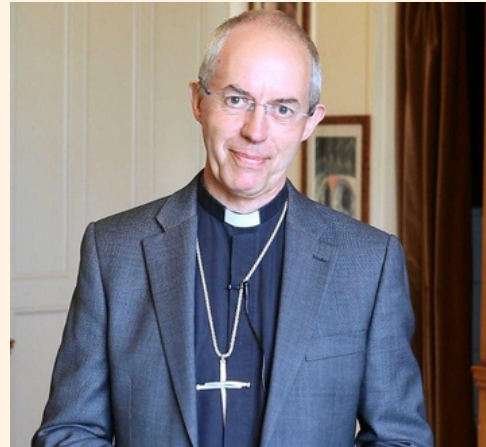
“For we are not fighting against flesh-and-blood enemies, but against evil rulers and authorities of the unseen world, against mighty powers in this dark world, and against evil spirits in the heavenly places.” (Ephesians 6:12)

Some symptoms of mammon’s bondage are stress, anxiety, fear, debt, and consumerism.

It is only by trusting in Jesus’ victory that we can be victorious over mammon.

“And having disarmed the powers and authorities, he made a public spectacle of them, triumphing over them by the cross.” (Colossians 2:15)

Mammon was present at the cross, in the form of Judas and the Pharisees who sold and bought Jesus for money.



“The more interconnected the world becomes, the more power is held over individuals and nations by economics, money and flows of finance.

Mammon – a name given by Jesus to this force – gains strength through our obedience. the more we let ourselves be governed by Mammon, the more power he has, and the more the vulnerable suffer.”

Justin Welby, Archbishop of Canterbury. From his book: “Dethroning Mammon. Making Money Serve Grace.”

## THE MISSING PIECE

There is a strong reluctance to talk about money. It is a very private matter and, therefore, not a topic to be discussed, especially not in church. Yet the Bible gives very clear warnings about what could happen when the topic of managing money is not addressed from a biblical perspective. Very few Bible schools and theology courses devote time to teaching about handling money and possessions. That results in church leaders rarely having an intentional and structured understanding or approach to handling finances other than teaching on giving. People surely need a biblical framework and criteria for making financial decisions.

Teaching our people to handle money and possessions God's way is essential in the journey of discipleship. Failure by the church to address such a key life issue is surely nothing less than failing to teach what Jesus focused on in His three years of ministry.

## IS TEACHING FINANCIAL DISCIPLESHIP

Jesus' commission to us is to "Go and make disciples, teaching them to obey everything I have commanded you" (Matthew 28:20). If we are not teaching people how to handle their finances God's way, then we are omitting a large part of His teaching.

Managing money is a large part of our life – an area where we need to excel as a disciple. Therefore, we need to preach, teach and model financial discipleship.

Financial discipleship learning to love and serve God, overcoming the mammon power behind money.

Money management is not merely a technical exercise but especially a spiritual discipline. Following Jesus in our financial life should be a major topic of learning for all believers. A healthy and bible-based teaching programme will greatly impact spiritual growth and is an essential, if not critical, path of discipleship.

## WHY TEACH BIBLICAL FINANCE?"



“With some (Christians) the last part of their nature that ever gets sanctified is their wallet.”

Charles Haddon Spurgeon



“If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.”

Billy Graham

## WHY TEACH BIBLICAL FINANCE?



“There are three conversions necessary: the conversion of the heart, the conversion of the mind, and the conversion of the purse. Of these three, it may well be that we find the conversion of the purse to be the most difficult.”

Martin Luther, Church Reformer



“Jesus is making it unmistakably clear that money is not some impersonal medium of exchange. No, mammon is a power that seeks to dominate us. You see, mammon makes a bid for our hearts. Mammon asks for our allegiance in a way that will suck the milk of human kindness out of our very being.”

Richard J. Foster, Quaker theologian. From his book: “Money Sex & Power.”

## 6 BIBLICAL REASONS TO TEACH ABOUT MONEY

1

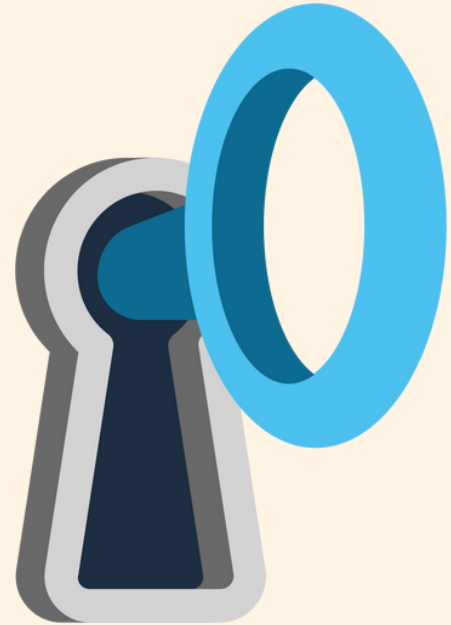
Mammon competes for our love and service  
"You cannot serve both God and mammon." Matt.  
6:24

2

Your heart follows your money  
"Where your treasure is, there is your heart." Matt  
6:21

3

Loving money leads to sin  
"for the love of money is a root of all evil."  
Tim 6:10



Why are finances  
the key to unlocking  
fruitful discipleship?

## 6 BIBLICAL REASONS TO TEACH ABOUT MONEY

4

Can make the Word unfruitful

“But the worries of this life, the deceitfulness of wealth and the desires for other things choke the word, making it unfruitful ... “ Mark 4:19

5

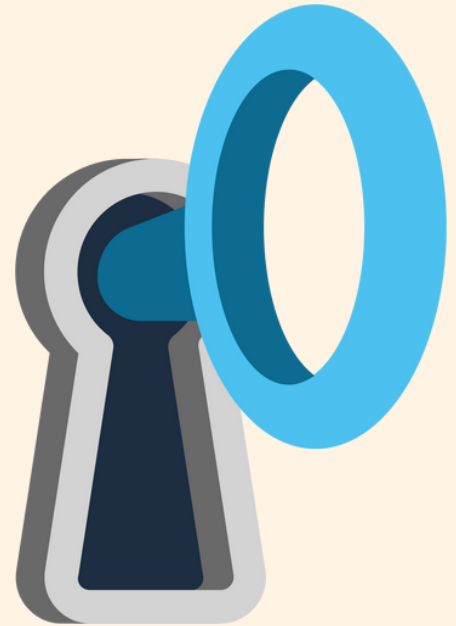
Can remove our freedom

“The borrower becomes slave to the lender” Prov. 22:7

6

Is a measure of our faithfulness

“If then you have not been faithful in the unrighteous wealth, who will trust you with true riches?” Luke 16:12



Why are finances the key to unlocking fruitful discipleship?



## MONEY PROBLEMS

Following Jesus in our financial life should be a major topic of learning for all believers. A Bible-based teaching program will have a huge impact on spiritual growth; it is an essential, if not critical, path of discipleship.

We need to make financial disciples due to people's serious problems. These include:

- Idolatry as we worship at the altar of materialism.
- Consumerism, leading to a lack of contentment, always desiring more and never experiencing true fulfilment.
- Marriage tension and breakdown as couples fail to communicate about how to handle money issues.
- Church finances suffering because of a lack of giving.
- Anxiety, lack of freedom, and strained relationships under the burden of debt.
- Gambling, stealing, cheating on taxes or expenses, and a variety of other negative behaviours the word teaches us to avoid.



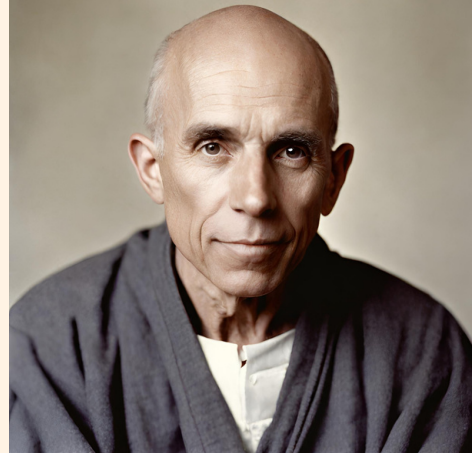
“The more we have, the more we want. Why? Perhaps we thought that the more we have, the less we will need. We thought that consumption leads to saturation of our needs. But the opposite has proven to be true. The more we have, the more additional things we need. Every new satisfied want will beget a new one and will leave us wanting. For consumption is like a drug.”

Prof. Dr. Tomas Sedlacek from his book: “The Economics of Good and Evil.”

## SYMPTOMS OF MAMMON BONDAGE

In their book, “Wealth, Riches and Money,” Earl Pitts and Craig Hill list their top 10 symptoms.

1. Worry (I am restless and get agitated about money)
2. Financial disorder (I don’t know where my money goes)
3. A structural financial deficit (I am always short of cash)
4. False economies (I cannot afford it, but I know I should)
5. Impulsive purchasing behaviour (I cannot pass on this opportunity)
6. Stinginess (I cannot afford to give)
7. Greed (I can never say that this is enough)
8. Dissatisfaction (other people have more than me, and that’s not fair)
9. Over-indebtedness (I can’t afford the payments)
10. Overestimating the power of money (with enough money, I can do anything)



“Money has demonically usurped the role in modern society which the Holy Spirit is to have in the Church.”

Thomas Merton,  
Monk, author, theologian and social  
activist.  
Quoted by Richard Foster in Money,  
Sex & Power

## COMPASS TEACHING MATERIALS

Compass offers Biblical Financial Studies for all groups of people at all ages.

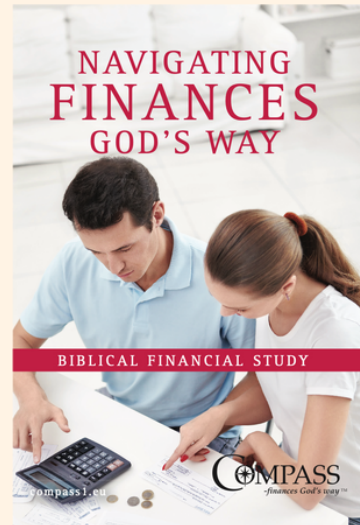
These include:

- Individuals - basic financial studies on stewardship, saving, giving, debt, investing etc.
- Children - from ages 5-7, 8-12 and teens.
- Couples - on money matters in marriage
- Business people - on making business decisions, God's way
- Women - for family, work, spiritual and finances

## FINANCIAL DISCIPLESHIP ACADEMY

A wide variety of online courses for learning on practical topics to grow in financial discipleship.

[www.courses.financialdiscipleship.academy](http://www.courses.financialdiscipleship.academy)



## COMPASS RESOURCE CENTER

Compass offers the most comprehensive collection of resources for teaching financial discipleship in Europe!

[www.compass1.eu/](http://www.compass1.eu/)

## ARE YOU READY TO APPLY THE LAST PIECE OF THE PUZZLE IN DISCIPLESHIP?

“The missing piece in our discipleship growth is teaching about Biblical finances, and applying Biblical principles on managing money to our daily lives, learning to love and serve God and not mammon.”

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“We can help you apply the ‘Missing Piece in Discipleship’ and train leaders in church, business, organisations and Bible schools how to train others to apply a range of practical tools to teach biblical finance to help them grow and multiply as disciples in every area of their lives.”



Bert den Hertog is the CEO of Compass Europe, an inter-denominational ministry dedicated to enabling people around Europe to learn, apply and share biblical financial principles.

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