



Touching Lives with Dr. James Merritt

# Mastering Your Money



*Do I  
need it?  
Or,  
do I just  
want it?*



# Mastering Your Money

Sermon Single | Week 30 | 1 Timothy 6:6–10

## Introduction

Have you ever wondered why money is such a persistent problem for so many of us? Both national and personal debt are at an all-time high, and most Americans don't have reserve funds to cover a \$400 emergency. Financial experts believe the solution is teaching people how to manage money, but I believe the real problem runs much deeper. After 45 years of working with all kinds of people, I've witnessed how both rich and poor can be enslaved by money. And whether you're a Christian or not, the major reason people don't know how to manage money is because they have never mastered their money; their money has mastered them. The apostle Paul understood our timeless struggle with money when he wrote to young Timothy about the spiritual principles of money. In 1 Timothy 6:6–10, Paul reveals God's formula for true financial success: "But godliness with contentment is great gain" (v. 6, NIV). The only way to manage money correctly is to master money spiritually, and that requires three essential steps that will transform your relationship with money forever.

## Notes

## Key Points

### 1. Cultivate Discipline with Money

In one verse, the Apostle Paul tells you what real success looks like in God's economy: "... godliness with contentment is great gain" (1 Timothy 6:6, NIV). Notice he doesn't say godliness OR contentment, but godliness WITH contentment. True success isn't measured by how much you accumulate but by how you choose to live and how satisfied you are with what you have. Here, Paul reminds us what we truly need: "For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that" (1 Timothy 6:7–8, NIV). You've heard the saying, "Money talks"? It talks alright; it says, "Goodbye." All that you possess will one day be gone. Contentment means recognizing that the primary possessions we truly need are the things that keep us safe and healthy. Everything else you can buy is a luxury, not





a necessity. Advertising tries to make you overlook necessities and focus on luxuries, and that fuels discontent. But the richest person in the world isn't the person who has the most; it's the person who wants the least.

When you cultivate godliness with contentment,  
you discover a financial equation that brings freedom:  
a saintly life + a satisfied soul = true success.

## 2. Evaluate the Desire for Money

How dangerous is the desire to get rich? Paul warns, “Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction” (1 Timothy 6:9, NIV). The word “want” here doesn’t mean casual wishing; it describes serious determination and an absolute resolve to make wealth your life’s number one goal. This desire creates a trap that leaves people saying, “I bought too much house, and can’t make the mortgage,” or “I’d like to give more and spend time with family, but I’m working 70 hours a week just to keep up.” Paul says you don’t just fall into temptation; you’re “trapped.” Like a bald eagle that drowns trying to carry a fish too heavy for it, we are taken down by the greed that causes us to grasp for more than we can handle. When it comes to money, there are always two competing voices: the voice of greed and the voice of God. One leads to discontentment and destruction; the other leads to contentment and peace.

**When you regularly evaluate your desire for money, you can move toward God's contentment and avoid the traps that so easily ensnare.**

## Notes



### 3. Anticipate the Danger of Money

## Notes

What's the most misunderstood money verse in the Bible? It's this one from Paul: "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Timothy 6:10, NIV). Notice it's not money itself but the LOVE of money that creates evil. Money is morally neutral; it's just a tool. Both rich and poor people can love money more than they love people or God. Now, you know you love money too much if you sacrifice marriage or family for it, cheat to get it, or find that keeping it becomes more important than giving it. The real danger is what can happen spiritually and personally: Loving money causes people to wander from faith and leads to unnecessary grief.

Did you know that studies show 70% of lottery winners lose everything within 10 years? They also have higher rates of kidnapping, drug overdose, and even homicide than the general population. Why is that? When money becomes your master instead of your tool, it leads to all kinds of evil: greed, fraud, violence, and family destruction.

The question isn't whether you know how to manage money but whether you've mastered it before it masters you.

## Key Takeaway

True wealth isn't measured by your bank account but by godliness and contentment. When you master money through spiritual discipline rather than letting money master you with endless desire, you discover the true success that comes from being satisfied with God's provision.



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## Reflection Questions:

1. Looking at your current financial anxieties and spending patterns, would you say you're mastering your money or your money is mastering you?

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2. Which of the “trap” scenarios from Point 2 resonates most with your current situation (too much house, working too many hours, unable to give generously)? What does this tell you about your desire for money?

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3. When you think about your desires and purchases, which voice do you listen to more often: the voice of greed or the voice of God? How can you better tune in to God's voice regarding your finances?

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