

# HAND ME ANOTHER BRICK

## Timeless Lessons on Leadership

### STUDY SEVEN

## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

---

*God is pleased when we handle our money wisely. The wise handling of our saving, our investing, our spending, our giving . . . God is pleased with that.*  
—Pastor Charles R. Swindoll

**W**HAT comes to mind when you hear the word *money*? The generous philanthropist who gives millions to fill the bellies of hungry children? The greedy miser who lives to line his pockets with more and more cash? Perhaps your thoughts about money are more personal: saving for that one special treasure, dealing with ever-increasing inflation, or paying next month's bills!

Yes, money acts as the fuel for both greed *and* generosity, to meet both wants *and* needs. It's one of the most powerful tools in the world. But money is just that . . . a tool.

Since God is King of creation, our money isn't truly ours. It's His. We're simply stewards—no matter how much God has allotted to you. Some use their wealth wisely, while others waste it.

*So how can we faithfully use the money God has given us?*

This *Searching the Scriptures* study will wrestle with this relevant question by exploring Nehemiah's godly money-management. Every coin he spent and saved reflected his faith in God.



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*



### PREPARE YOUR HEART

Regardless of the number you see when you look at your bank account, you are truly spiritually rich because of the love and grace God has lavished upon you. Offer this prayer of gratitude before you open His Word today:

*Father, I know I'm often tempted to grab for more, but I know You have already given me everything I truly need. Remind me of this truth today. Spur me on to use the wealth You have given me to serve You and others. In Jesus' generous name, amen.*



### TURN TO THE SCRIPTURES

Nehemiah traveled from Susa to Jerusalem with a single goal in mind: to rebuild the city's walls. His resolve and determination remained steady throughout the project. Sadly, the same could not be said about his fellow Israelites.

The morale of Nehemiah's workers rose and fell quickly like a balloon in a violent storm. In one moment, Nehemiah would offer a powerful prayer before the people, and they would soar with confidence in their God. And in the next, a silly insult from a gentile bystander would cause them to fall in despair.

In *Nehemiah 5:1–13*, another gust of discouragement threatened to sink the morale of the builders: *money*.



### Observation: Financial Fault Lines

*Nehemiah 5:1* states, "Some of the men and their wives raised a cry of protest . . ." The people of Jerusalem were ready to go on strike! Why? We find out in *5:1–13*. As you read these verses, identify the different groups of speakers, and take note of what they say. Pay special attention to the emotion behind their words.



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

### The Workers' Protest—Nehemiah 5:2–5

Nehemiah's fellow builders had good reason to protest the work on the wall. In *Nehemiah 5:2–5*, they offered three specific complaints for their faltering morale. Record each complaint in the spaces below.

First (5:2): \_\_\_\_\_

Second (5:3–4): \_\_\_\_\_

Third (5:5): \_\_\_\_\_

### The Leader's Response—Nehemiah 5:6–13

How did Nehemiah *feel* when he heard the complaints of his people in *Nehemiah 5:6*?

For good reason, Nehemiah didn't immediately act on his feelings. Rather, "after thinking it over," he addressed the problem directly, with a perfect blend of wisdom and courage. What specific group did Nehemiah address in *5:7*? \_\_\_\_\_

In your own words, summarize the main points of Nehemiah's rebuke in *5:7–9*. What specific behaviors did Nehemiah condemn?



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

According to *Nehemiah 5:11*, to what specific action did Nehemiah call these offenders?

What promise did Nehemiah's audience make in *5:12* after hearing their leader's convicting words? According to *5:13*, what did Nehemiah warn would happen if they did not keep their promise?

*You know when you ought to get mad? When God's Word is broken. That ought to make you so mad . . . mad at anyone who breaks it, even yourself. It ought to make you righteously indignant that God's beautiful pattern is violated. —Pastor Chuck Swindoll*



### **Interpretation: Malicious Money Management**

Widespread famine. Burdensome taxes. Soaring inflation. *Who ever said the Bible is irrelevant to our world!* If these kinds of troubles deflate our faith in God today, then it's no wonder they did the same to the Israelites in Nehemiah's day. In interpretation, we look at the circumstances of these historical figures to glean evergreen theological principles based on their thoughts, words, and deeds.<sup>1</sup>

In *Nehemiah 5:6*, the chief builder plainly states, "When I heard their complaints, I was very angry." From a basic reading, the reason behind Nehemiah's anger seems obvious: the nobles and officials were exploiting their Jewish brothers and sisters.



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

While this is a practical and valid reason to be upset, there was a more *theological* reason behind Nehemiah's righteous indignation. Read [Exodus 22:25](#); [Leviticus 25:35–40](#); and [Deuteronomy 23:19–20](#). What specific behaviors did the Torah prohibit in these passages? How did the nobles and officials in Nehemiah's day fail to heed this instruction?

How did the nobles' and officials' handling of money contrast with that of Nehemiah? See specifically [Nehemiah 5:10](#), and if you want to look ahead, check out [5:17–18](#). What does their behavior reveal about their faith in God—or lack thereof?

Using the following template, write two or three timeless truths based on this passage: *A godly leader handles money wisely by . . . because . . .*



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

*When an error, omission, or sin surfaces, determine to stop the wrong. Make specific plans to correct the wrong immediately, regardless of the cost. And when you declare your plans for correction in a promise before God, realize the seriousness of your promise.*

—Pastor Chuck Swindoll



### Correlation: Cash and the Kingdom

Jesus knew that thoughts and worries about money assaulted the minds of His listeners—both then and now—so he had a *lot* to say on the topic. His teaching often feels cold and challenging, while remaining warm and encouraging.

What difficult words did Jesus offer in [Matthew 6:24](#)? Considering these verses, whom did Nehemiah ultimately serve? And to whom were the nobles and officials truly enslaved?

The apostle Paul expounds upon these words in [1 Timothy 6:10](#). Based on a *careful* reading of this verse, what is one idol that causes people to wander from “true faith.” How did this idol lead Jerusalem’s nobles and officials to treat their Jewish brothers and sisters so detestably?



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

Picking up where He left off, Jesus went on to match conviction with comfort. What did He say regarding the topics of worry and needs in [Matthew 6:31–33](#)? To what extent did the people in Nehemiah's day neglect this truth?

*He will give you everything you need.* How easy it is to forget these powerful words! Yet this reality sets the foundation for a Christian's wise and faithful handling of money.

### **Application: Wise Wealth**

By looking at the negative example of the Jewish nobles and officials and the positive example of Nehemiah, Pastor Chuck Swindoll determined four application points on the wise handling of wealth:

1. *God is pleased with wise handling of our money.* Realize that everything you own ultimately belongs to Him.
2. *Prolonged personal sin takes a heavy toll on the public work of God.* Resist those private temptations.
3. *Correcting wrong in our lives begins with facing it head-on.* Rebuke sinful behavior when it surfaces—both your own sin and, with all gentleness, the sin of others.
4. *Correction is carried out most effectively when we make a promise to God.* Remember to let your yes be yes and your no be no ([Matthew 5:37](#)).



## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

As you consider how you've spent your money lately, would you say you've stewarded your money wisely? Evaluate your most recent bank statement or last month's budget. What percentage of your money did you spend on your *needs* versus your *wants*? How much did you give to meet *others'* needs?

What steps can you take to please God more fully with your wealth? Perhaps you can sell or donate some of your excess possessions. Maybe you feel led to say no to that one special gadget, trip, or piece of jewelry you've been saving for. God even calls some to downgrade their homes or cars. These choices create more financial flexibility that allows people to support churches, missionaries, or Christian nonprofits. Write down in the space below some ideas of practical steps you can take.

God not only smiles upon the wise handling of our *treasures* but of our *time* and *talents* as well. With these two additional categories in mind, look again at Pastor Chuck's four application points. What would it look like for you to use the time and talents God has graciously given you to bless others and to be a force for *good* in the world?





## Love, Loans . . . and the Money Crunch

*Nehemiah 5:1–13*

There's no question . . . money is a *sensitive* topic. That's why Scripture addresses it head-on! Nehemiah's strong words may feel personally challenging or convicting. But that means the Word of God is doing its job. As the apostle Paul said, "All Scripture is inspired by God and is useful to teach us what is true and to make us realize what is wrong in our lives. It corrects us when we are wrong and teaches us to do what is right" (2 *Timothy* 3:16).

So don't lose heart! Remember that every good and perfect gift comes from our gracious God above (*James* 1:17). Let's give those gifts back to Him in a posture of gratitude and worship and watch Him use our wealth as a tool to impact the world for good.



### A FINAL PRAYER

As you wrap up today's study, write your own prayer in the space below:

#### ENDNOTE

1. To learn about Pastor Chuck Swindoll's *Searching the Scriptures* method of Bible study, go to the web page, "*How to Study the Bible for Yourself*."

