

# STRENGTHENING YOUR GRIP

## HOW TO BE GROUNDED IN A CHAOTIC WORLD

### STUDY FIVE

## Strengthening Your Grip on Money

*1 Timothy 6:3–19*

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*What a beautiful scene in the soul is Lake Contentment! Undisturbed by outside noises brought on by the jackhammers of exaggeration, those who enjoy the lake know what relaxation is about. They know nothing of any winter of discontent—or spring, fall, or summer, for that matter. Such an existence breeds security and happiness.*

—Pastor Charles R. Swindoll

**A**DVERTISEMENTS make big promises! The newest smartphone takes dazzling pictures. Our luxury perfume exudes class and esteem. This moisturizer keeps your skin eternally young. The latest certification transforms you into a cash-making machine! These messages spark our curiosity and evoke strong emotions.

Hundreds of them hit you every day, carrying the subtle message that “new” or “more” or “better” will make you happier.

In his letter to Timothy, Paul helps us actively protect our thoughts from being consumed by the insatiable desire for more. Money plays a big role in life. Handling it well proves vital. This *Searching the Scriptures* Bible study examines the wise counsel of a seasoned mentor to his young mentee on the need to uphold a godly perspective on our finances. The goal isn't to get rich, however. It's to experience contentment in our circumstances, whatever they may be. Advertisers have no power over us when God's peace rules our hearts.



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## PREPARE YOUR HEART

Prayer postures us to acknowledge our need for God. Before you turn to the Scriptures, echo this psalmist's supplication,

*Give me understanding and I will obey your instructions;  
I will put them into practice with all my heart. (Psalm 119:34)*

Write a prayer asking the Holy Spirit to teach you His Word and transform your life with His special touch.



## TURN TO THE SCRIPTURES

Paul met Timothy during his missionary journey in Lystra (*Acts 16:1–3*). He took the young disciple under his wing as a protégé and mentored him for many years. Eventually, Timothy became Paul's representative in Ephesus, a prosperous city in the Roman province of Asia.

No doubt many in the church possessed great wealth. As Paul prayed for Timothy and the church in Ephesus, faces of church members from the upper-class likely flashed across his mind. He knew the spiritual snares that tempt the rich. So, while in Macedonia, Paul took out quill and parchment to give specific instructions to the young pastor, Timothy, which included living a godly life while having many possessions.



## Observation: Contentment Commanded

Begin with the first step, observation, which is finding out what the text says.<sup>1</sup> Read attentively and repetitively *1 Timothy 6:3–19* and observe the theme of the passage.

Note in *1 Timothy 6:3–5* how Paul described certain teachers and their doctrines. Summarize his descriptions below.

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Read *1 Timothy 6:5* again in the Good News Translation. What do these teachers think?

Observe *6:6–8*. What should be our attitude regardless of how much we possess?

According to *6:9–10*, what happens to those who long to be rich?

Focus on *6:10* in the New American Standard Bible (NASB). What is *one* source of many kinds of evil?

Read *6:11–16*. In a single phrase, write down what Timothy should pursue. What commands follow this one? What is the motivation for obeying?

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As you read *1 Timothy 6:17–19*, observe carefully the instructions that Timothy should give to those who are rich in this world. What should be their positive and negative attitudes toward money, according to each verse?

Lastly, summarize what true wealth looks like according to *6:19*.

God gives us opportunities every day to invest our time, talent, and treasure in a kingdom that will last forever. As Christians, we build true wealth by using our money to serve others. *Contentment breeds generosity*. Let's dig deeper for the meaning of *contentment*.



### Interpretation: Contentment Explained

Reread *1 Timothy 6:6–8* in the New Living Translation (NLT), the Living Bible, and the NASB. The word *content* appears twice, as a noun in 6:6 and as a verb in 6:8. Look up *autarkeia*, translated “contentment,” in the Greek lexicon available free at [billmounce.com](http://billmounce.com) and write its meaning below.

Think about Paul's message in *6:6* as a math formula:

Godliness + contentment = great gain

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How does godliness plus contentment make us *rich*? Look up the definition of *eusebeia*, the Greek word used for “godliness,” in the Greek lexicon or a *Bible dictionary*, and then paraphrase that formula based on what you find.

Reread *1 Timothy 6:8*. Now look up *arkeo* in a Greek lexicon or a *Bible commentary*, the Greek verb translated “to be content,” and write the significance of its meaning to the Ephesian believers. What kind of “great gain” was Paul referring to?

*A consistent, authentic walk with God (that’s godliness) plus an attitude of satisfaction and peace within equals the true life (great gain).*

—Pastor Chuck Swindoll

As we observed, *6:9–10* warns against the temptations and snares that await those who long for riches. These desires will plunge them into ruin and destruction. The only other occurrence of “plunge” (or “sinking”) in the New Testament is *Luke 5:7*. Summarize the passage from *1 Timothy* in light of the image depicted in *Luke*.

We noted from our observation of *1 Timothy 6:17* that those who are rich should not be conceited, which means “arrogant, snobbish, proud, high-minded,” but rather their trust should be in God. Think about this instruction and note its significance to believers living in this affluent city.

*Don’t fix your hope on the uncertain insecurity of riches.*

—Pastor Chuck Swindoll

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Paul instructs those who have wealth to be generous in *1 Timothy 6:18*. The word *generous* is used only here in the New Testament, and it means, “to give a good share of something.” How does this meaning deepen your understanding of true riches?

*When the spirit is right, the generous response is always there.*  
—Pastor Chuck Swindoll



## **Correlation: Contentment and Godliness**

Imagine the contentment Adam and Eve enjoyed in the garden of Eden, the paradise where everything was created for them to enjoy! The new couple experienced a serene life full of God’s bounty, not a ripple on the surface of their contentment, not a care (*Genesis 2:4–25*). Humanity knew peace, security, and satisfaction when their trust was in their Creator.

Note the first temptation in *Genesis 3:1–19*. How would you compare this account to Paul’s admonitions in *1 Timothy 6:3–19*?

Genesis 3 depicts Adam and Eve’s misplaced trust, putting their faith in a deceitful source rather than in their Creator, resulting in their downfall.

Compare *1 Timothy 6:17*; *Psalms 62:10*; and *Proverbs 23:4–5*. What message do these verses communicate to us about why we should not set our hearts on money or riches?

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Both *1 Timothy 6:10* and *Hebrews 13:5* exhort us to stay away from the love of money. According to the writer of Hebrews, why should we be content?

The Bible has a long list of wealthy individuals such as Abraham, Joseph, David, Josiah, Barnabas, and Lydia, to name a few, who were God's faithful servants. These people demonstrate that we can be rich and godly.

Read *Luke 12:13–21* in the NLT, NASB, and New International Version translations. What touches you the most in this story? What made this man foolish? What could he have done to become rich toward God?

*No one ever comes with anything in their hands. All those babies are born empty-handed. And no one ever leaves with anything in their hands. I never saw a hearse pulling a U-Haul. You cannot take with you ANYTHING beyond the grave. We all leave empty-handed, absolutely, totally, completely on the same level, materially. —Pastor Chuck Swindoll*



## **Application: Be Content!**

Contentment is a strong fence that protects our hearts from greed and the love of money. It helps us experience true peace, real security, and lasting satisfaction that *only* flow from our intimacy with God. Think of some practical ways you can remind yourself that true satisfaction only comes from a rich relationship with God. Note two of them below.

*I live today with my mind fixed upon eternity. That helps me be more contented.*  
—Pastor Chuck Swindoll

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The preventive counseling to not put our trust in riches is so precious. Write down a tangible and measurable way you can make this teaching a hallmark of your lifestyle.

*Generosity is a mark of godliness. —Pastor Chuck Swindoll*

Cultivating a heart of generosity is a lifelong journey. Write a plan that will help you be consistent in using your God-given time, talent, and treasures to honor God and serve others.

Contentment in this world is possible, so press on toward that goal. Eternal dividends will come . . . and that's a promise you can count on.



## A FINAL PRAYER

*Generous Father, our greatest treasure is You! Having a relationship with You brings true peace, security, and lasting satisfaction. Help me remember the futility of earthly riches. Grant me wisdom to be intentional about using all You have given me to bring You honor and glory. No matter the season, help my heart to be content. In Jesus' precious name. Amen.*

## ENDNOTE

1. To learn more about Pastor Chuck Swindoll's *Searching the Scriptures* Bible-study method, go to the web page, "[How Does Pastor Chuck Swindoll Study the Bible?](#)"

For the 2025 broadcasts, this *Searching the Scriptures* Bible study was developed by Mirlenda Noëlliste in collaboration with Bryce Klabunde, vice president of *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 1980, 2025 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

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