

Are We Truly Holy?

Understanding Financial Holiness in the New Testament

By [Jonathan Ramachandran](#)

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Many Christians assume that wealth is a sign of divine favor or spiritual superiority. But the Bible tells a different story—one that challenges our assumptions and invites us into a deeper understanding of holiness, especially regarding money. Let's explore financial holiness through the lens of Scripture and Church tradition, uncovering truths often overlooked.

The Watchman Principle: Responsibility Before God

The starting point is the call to preach truth faithfully, regardless of worldly outcomes. As Ezekiel reminds us:

“When I say to the wicked, ‘You shall surely die,’ and you give him no warning...but if you warn the wicked, and he does not turn...he shall die in his iniquity; but you have delivered your soul.” (Ezekiel 3:18–19, NKJV)

Our responsibility is to convey God's truth. Whether others heed it or not, the obligation is ours.

Theology Before Worship?

Understanding God accurately is essential. Christ warned against empty worship:

“In vain they worship Me, teaching as doctrines the commandments of men.” (Mark 7:7, NKJV)

True faith demands not just devotion but correct understanding. Misguided assumptions about wealth can mislead believers, creating envy, pride, or unjust discrimination in Christian communities.

Wealth and Faith: What the Bible Really Says

1. Riches and Honor Do Not Equal Holiness

Scripture recognizes that God grants wealth and honor:

“Both riches and honor come from You, And You reign over all.” (2 Chronicles 29:12, NKJV)

Yet worldly success is not proof of faithfulness. Unbelievers may prosper, while devout Christians may remain humble or even impoverished. Christ’s temptation on the mountain illustrates this:

“The devil said to Him, ‘All this authority I will give You...if You will worship before me, all will be Yours.’” (Luke 4:5–7, NKJV)

God does not operate like the devil, offering wealth in exchange for worship.

2. Faith is Not a Shortcut to Riches

Wealth distribution in Scripture is not based on spiritual merit:

- Random distribution: “Time and chance happeneth to them all.” (Ecclesiastes 9:11, NKJV)
- Selective blessing: God answered Jabez’s prayer for prosperity (1 Chronicles 4:9–10, NKJV)
- Wealth among unbelievers: Esau was rich yet condemned (Hebrews 12:16, NKJV)

Thus, riches are not indicators of spiritual favor.

3. Avoid Judging Spiritual State by Wealth

Psalm 73 warns of the prosperity of the wicked:

“For I was envious of the boastful, when I saw the prosperity of the wicked...Until I went into the sanctuary of God; then I understood their end.” (Psalm 73:3–17, NKJV)

Wealth and health are not universal signs of God’s blessing. Only God knows who is faithful.

4. The Abrahamic Promise: A Future, Not Present Reward

The promise of Abraham, often cited by prosperity gospel proponents, pertains to the Millennial reign and not present-day wealth:

“cursed shall be he who shall curse you, and blessed shall be he who shall bless you. Genesis 27:28-29 If any one, then, does not accept these things as referring to the appointed kingdom, he must fall into much contradiction and contrariety, as is the case with the Jews, who are involved in absolute perplexity...The predicted blessing...belongs unquestionably to the times of the kingdom, when the righteous shall bear rule upon their rising from the dead.” (Irenaeus of Lyons, *Against Heresies*, Book 5, Ch. 33)

Christ confirms that seeking God’s kingdom ensures spiritual treasure, not necessarily earthly riches (Matthew 6:19–20, 33; Luke 12:31–35).

5. True Wealth is Measured by Faith and Charity

The New Testament emphasizes generosity over accumulation:

“Has God not chosen the poor of this world to be rich in faith and heirs of the kingdom?” (James 2:5–6, NKJV)

“Love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great.” (Luke 6:35, NKJV)

Financial holiness involves giving, avoiding usury, and practicing integrity (Deuteronomy 23:19–20; Ezekiel 18:12–17; Luke 11:41).

6. God’s Standard for the Rich

Wealthy Christians face higher accountability:

“Command those who are rich...to do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come.” (1 Timothy 6:17–19, NKJV)

Financial holiness requires living the “Charity Doctrine,” sharing resources to benefit others rather than hoarding for self-indulgence.

Abraham: The Model of Charity and Holiness

Abraham’s example reveals true spiritual wealth:

1. Choosing Peace Over Possessions: He let Lot choose the best land (Genesis 13:8–9).
2. Risking Life for Others: Abraham rescued Lot from captivity (Genesis 14:14–16).
3. Hospitality and Generosity: He served strangers generously (Genesis 18:2–5).

4. Interceding for the Non-Elect: He pleaded for Sodom, seeking mercy for the undeserving (Genesis 18:23–25).

Church Fathers confirm Abraham's charity-centered faith:

- 1 Clement: Faith and hospitality granted him a son in old age.
- Justin Martyr: Abraham served angels with water and bread.
- Irenaeus of Lyons: Called "friend of God" for hospitality and faith.
- Origen: Modeled eager service to strangers.
- Ambrose of Milan & Ephrem the Syrian: Highlighted Abraham's generosity as a spiritual treasure.

Abraham exemplifies that spiritual richness comes from charity and obedience, not earthly wealth.

Conclusion: No Shortcuts in Financial Holiness

Financial holiness is a lifelong pursuit:

- Avoid greed, usury, and covetousness.
- Give generously, even to enemies or strangers.
- Do not equate money with faithfulness.
- Follow Christ's example, as Abraham did, in charity, humility, and integrity.

As Jeremiah reminds us:

"Let him who glories, glory in this, that he understands and knows Me."
(Jeremiah 9:24, NKJV)

True wealth is measured not by riches, but by how closely our lives reflect God's righteousness.

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