



"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matthew 6:33).

### **Family Finances**

**Lesson Subject:** The family is responsible to God for the proper use of His gifts to them.

**L52. Date:** August 1982. **Text:** Proverbs 22:7; II Corinthians 9:6-15; Matthew 6:31-33. **Topic:** Family; Money.

Money is a serious problem in many, many homes. It is estimated that fully 20 percent of the homes in the United States are in serious trouble financially. The United States Department of Labor Statistics surveyed 10,800 homes [1982] and concluded each family averaged spending four hundred dollars per year more than their income. Such lack of self-control in finances is creating havoc.

Financial problems in homes express themselves in areas other than unpaid bills. Statistics show that 40 percent of the times when a man deserts his family it is related to financial problems, 45 percent of the cases of cruelty in the family are related to money problems, and 75 percent of the worries of the average family deal with the subject of money. That means if the problem of finances could be solved, there would come a great relief to multitudes of people.

The Bible is very practical. It speaks to the subject of financial resources. Over one thousand verses deal with personal wealth: how to get it, how to give it, how to spend it, how to save it. We are in trouble today because we have not followed the teaching of Holy Scripture on the subject of finances. What does God say about the Christian and family finances?

## 1. THE CHRISTIAN AND WEALTH

**A. Wealth is not condemned in the Bible.** Nowhere is the slightest indication in Bible teaching that one must be poor to be spiritual. Many great men of God in the Bible were extremely wealthy. Think of Abraham (who could raise an army among his servants), Solomon, David, and others. The first disciples Jesus called were all independent businessmen, some owning their own business and others working in the professional areas of public life. Never permit the devil to make you feel guilty if God has blessed you with wealth. *"Thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant"* (Deuteronomy 8:18).

**B. The wrong attitude toward wealth is the problem.** *"Having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts . . . For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows"* (I Timothy 6:8-10).

Some people never get enough. The more they get the more they want. Other people can never handle what they get. The only solution is to love God with the totality of one's being (Mark 12:30) and to learn to give freely of his finances (II Corinthians 9:7). That will deliver a person from the sin of greed.

**C. Work, as well as wealth, is of concern to God.** Work is not a curse which came as a result of sin. Man worked in the Garden of Eden before sin came (Genesis 2:6). Man was made to work. Sin only added burdensome labor to the joy of work (Genesis 3:19). God commanded man to work six days and to rest one day (Exodus 20:8-11). The command to work is as much the word of God as the command to rest and worship. The Bible principle is very clear. *"that if any would not work, neither should he eat"* (II Thessalonians 3:10).

Quality workmanship is required in the Bible. A man should give eight hours of work for eight hours of pay. He must not take twenty-five minutes if he is permitted a fifteen-minute "coffee break." That is theft! He must produce a quality product, doing the best work he is capable of performing. He will answer to God!

**D. Recognize God in all dealings with material wealth.** Man must never say, *"My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he swore*

*unto thy fathers, as it is this day" (Deuteronomy 8:17, 18).*

It matters not how much a person may have studied and trained in his profession. It matters not how wise are his decisions in business transactions. His prosperity is God's blessing upon him. He must never forget God who gives him life, intelligence, strength, and all else needed to do his job and make profit.

## II. THE CHRISTIAN AND DEBT

*"The rich ruleth over the poor, and the borrower is servant to the lender"* (Proverbs 22:7).

Easy credit is a curse to many people. They do not control their purchases and become overwhelmed in debts. Dr. Louis Evans has suggested, "Over many a home could be hung this sign, 'TILL DEBT DO US PART.'" That is tragic but true. How can a person solve the problem of debt?

**A. Live by a family budget.** That will show where the money goes, whether it is used wisely or is wasted. Most families are amazed at how much money is spent for non-essential — and often unimportant — items when they begin keeping a record.

For a period of thirty days, write down where you spent every penny of your resources. Keep an exact record. Then evaluate it. You will be amazed at the "holes" that can be stopped without lowering your standard of living one bit.

Make a list of all items for which you spend money. List them in order of importance (beginning with residence, food, clothes, transportation to work, school expenses for the children, etc.). Set a priority in expenditures. Pay for essentials before you spend a penny for extras. Get with a counselor (your pastor or some other person with knowledge of the Bible and finances) and work out a specific budget to follow. And live by that budget!

**B. Restrain credit buying.** Buy nothing on an impulse. Pray over each item you purchase. Guard against appeals of advertisers. An appliance is advertised, "Buy today and save \$50.00." The truth is that if you buy that appliance today you will spend \$350.00 (or whatever the price is). Buy nothing on credit that you can save and buy for cash.

Establish a day when you will be debt free, except for your home and similar large purchases. Some credit plans will charge almost one third of the purchase price of the item in interest and carrying charges. One major department store makes more money off interest charged than from profit on

the mark-up price of the items sold. You are paying that interest, if you buy on a credit.

**C. Guard your spending.** God holds you responsible for all the money you receive, not just what you do with a tithe. Money is "coined personality." If you work for ten dollars an hour, for instance, you exchange one hour of your life for every ten dollars you receive. What you do with your money, you are doing with your life. Be a good steward of your life by guarding your spending.

### III. THE CHRISTIAN AND GIVING

Greed versus giving! That is a battle which is fought in the lives of many people. Someone said, "Greed says, 'Get all you can; can all you get; sit on the lid and poison the rest.'” On the other hand, God said, *"The liberal soul shall be made fat: and he that watereth shall be watered also himself"* (Proverbs 11:25). Learn to give as God has designed.

**A. Give generously.** *"He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully"* (verse 6). That passage is easy to understand: "Scanty sowing, scanty harvest; plentiful sowing, plentiful harvest." The first principle for a Christian to follow is this: "Give generously."

**B. Give joyfully.** God is not only concerned about the amount given, He is equally concerned about the spirit in which one gives. *"Every man according as he purposeth in his heart, so let him give; not grudgingly or of necessity: for God loveth a cheerful giver"* (II Corinthians 9:7). Joy — not pain or regret — is to mark the man who gives to God. Neither reluctance nor compulsion is an acceptable spirit. God delights in the man who is glad to give.

**C. Give confidently.** One might say, "How can I get by if I give away a part of my income?" God replies, *"God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work"* (verse 8).

An overflowing measure of God's blessings can and will rest upon each one who gives as He designed. Ample supply will abide with such a man. Thus he will have ample resources to meet his own need, with enough and to spare to give to every other good cause. Give with this confident spirit: *"My God shall supply all your need according to his riches in glory by Christ Jesus"* (Philippians 4:19).

**D. Give benevolently.** The offering mentioned in II Corinthians 9:6-15

was received for the poor saints in Palestine. It was not the regular weekly gifts by which the church is supported (though some of the principles apply in both cases). It teaches that Christians should give to meet material needs of hungry people, as well as spiritual needs of unsaved people (verses 11, 12).

**E. Give spiritually.** Faithful giving will result in the meeting of needs, the spirit of thanksgiving among God's people, and the prayers of God's people for those who give (verses 12-14). What a blessed result of love gifts to God!

**F. Give thankfully.** "Thanks be unto God for his unspeakable gift" (verse 15). God's gift of His only begotten Son was so indescribable, so incomparable, so inexpressible — a gift beyond words! — that we can only say a feeble "Thanks." But we can show our thanks by our gifts in His name.

#### IV. THE CHRISTIAN AND NEEDS

Matthew 6:31-33 teaches the Christian how he should deal with the matter of personal needs. Three things are suggested.

**A. Trust God to provide for daily needs.** Do not worry, saying, *"What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?"* (verse 31). That is the way a heathen who has no living God would worry. Not the Christian. Never!

Jesus taught us to pray, *"Give us this day our daily bread"* (Matthew 6:11), to show us who is our source of supply and to encourage us to trust Him for daily needs.

**B. Trust God to provide as a Father provides for His dear children.** Jesus said, *"Your heavenly Father knoweth that ye have need of all these things"* (verse 32). A child does not worry when he trusts his father. He goes to sleep at night without concern about the affairs of the next day, for he knows his father will provide. Jesus said God is our Father and is both faithful and able to provide for His own.

**C. Trust God to provide by placing His interests first.** *"Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you"* (verse 33). He who desires God above all else in life, and seeks for His kingdom to come, will receive all he needs as a matter of course. God himself has guaranteed it.

It is said that Mark Twain made a New Year's resolution: "This year I will live within my income even if I have to borrow money to do it." He was teaching us to live within our income without borrowing money. Here is the

Bible principle: *"Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine"* (Proverbs 3:9, 10).

## QUESTIONS

1. Why are family finances so important in your home?
2. What is God's attitude toward man's wealth?
3. What is it that causes problems with wealth (I Timothy 6:8-10)?
4. Why do some people have more wealth than others?
5. Why is debt a problem according to Proverbs 22:7?
6. How can a Christian control the debt problem?
7. How would you go about setting up a family budget?
8. What does II Corinthians 9:7 teach you?
9. How can you keep from worrying over your needs?
10. What have you learned from the study that helps you most?