

LESSON FIFTEEN FINANCES

Money: it is necessary for life, everyone needs it and the more you have the more you want. It is one of the biggest sources of conflict in marriages. There is financial infidelity (a term recently coined to describe one spouse hiding expenditures from another), debt, overspending, buying things we don't need, and shopping in order to fill a deeper need in our life. The church, charitable organizations, the schools, political parties, people outside the grocery store, people on the other end of the phone, and even our family members want or need our money, and we don't always want to share it. We work hard to earn the money that we have, yet not everyone is in agreement with what to do with the money once it is in our possession.

We are not left to figure this out on our own. Scripture has a lot to say about money. The Mosaic Law, the wisdom books, the historical books, the prophets, the gospels, and the New Testament letters all touch on this subject. What is unique about the Proverbial perspective on finances is that King Solomon (to whom much of the book of Proverbs is attributed) was the wealthiest king in Israel. During his reign, he amassed a great amount of material goods and territory. In terms of riches, his kingdom was greater than King David's, and greater than the nation of Israel has seen since Solomon's reign. He was known not only for his wisdom, but also for the splendor of his kingdom. 1 Kings 10:23 says that King Solomon became greater than all the kings of the earth in riches and in wisdom. King Solomon knew what it was to have money, possessions, and fame and yet we get the sense from his constant pursuit of more that he was lacking contentment. In Ecclesiastes, King Solomon calls it all vanity. He ruled over the kingdom of Israel, but because he allowed his acquisitions (and primarily his foreign wives) to turn his heart astray, the kingdom was taken from his hands. This is a man who knows about making money, this is a man who intimately knows the dangers of placing his trust in what he has versus who he is. This is a man who realized the vanity of pursuing wealth and the emptiness of allowing his possessions to take him away from the God of Israel. As we read through the book of Proverbs and what it has to say about our attitude toward money and how we handle our finances, we are being given advice from an expert. What is this expert's ultimate point? Living wisely is the most important possession we can acquire.

All of the books of the Bible are in agreement that the way in which we handle our money points to a deeper reality regarding what is in our heart. Nowhere in Scripture are we commanded to give, to be generous, or to be disciplined with our finances for the mere sake of meeting some requirement. God asks these things of us for several reasons. Like the rich young ruler, He wants to know how tightly our hearts are wrapped around our bank accounts and our possessions. God wants us to experience the extreme delight that accompanies giving and being generous with what we have. God wants us to continually be aware that we have nothing apart from Him. God wants us to depend upon Him for security, acceptance, and worth, not on our appearance, possessions, or position in society.

9. What did your parents teach you about managing your finances?

10. Have you ever taken any financial management courses? If so, how effective were they in influencing your habits?

11. Do you think that the way in which we handle our finances is related to our spirituality? Why or why not?

12. Do you think it is okay for a Christian to drive an expensive car or own expensive things?

13. How well do you think you manage your money?

14. Do you include God in your decisions regarding money, or do you consider it to be a separate matter?

DAY TWO: GOD'S ATTITUDE

Read Proverbs 3:13-16, 8:10-11, 8:18-21, 16:16, 20:15, and 23:23.

1. What is the general message of these verses?

2. What do you feel has been the overall pursuit in your life?

3. Prov. 16:16 says that it is better to get wisdom than gold, but Prov. 8:18 says that riches and enduring wealth are with wisdom. How can we understand these two principles together?

4. Have you made choices to forgo something potentially profitable for the sake of following the path of wisdom?

Read Proverbs 15:16 and 16:8.

5. According to these verses, what else is better than material gain? Do you agree or disagree?

Read Proverbs 10:3-4, 10:14-16, 12:11, 12:27, and 14:23.

6. These verses speak to the general principle that the one who is diligent is taken care of by the Lord and the one who is lazy or pursues worthless things will come to ruin. What is your response to this?

7. There are plenty of people who work very hard, yet still do not have “plenty of bread.” How can we understand this in light of the book of Proverbs?

8. Do you think these proverbs support the idea that those who lack material things are lazy?

9. Do you think Scripture supports the idea that because a person fell into poverty out of their laziness or “lack of sense” that we no longer have a responsibility to care for them?

10. According to Prov. 10:14 what do the wise men store up? How does their wisdom relate to their diligence?

Read Proverbs 21:25-26 and 24:30-34.

11. According to these verses, what else contributes to one's poverty?

12. How would you define a sluggard?

Read Proverbs 20:21 and 21:5-6.

13. These verses add two more contributing factors to one's potential financial downfall. What are they? Have you witnessed any examples of this?

Read Proverbs 12:11.

14. Prov. 12:11 adds one more negative character trait to our list of traits that lead to poverty. What is it?

15. To lack sense literally means to lack “heart.” Reflecting upon all we have learned about the importance of guarding our heart, listening to our heart, and having others care for our heart, what do you think is lacking in a heart that is drawn to a pursuit of worthless things? Have you ever found yourself pursuing worthless things?

DAY THREE: WHAT WE DO WITH OUR MONEY

Read Proverbs 11:4, 11:16, and 22:1.

1. According to these proverbs, what is more valuable than riches? Why?

Read Proverbs 11:18.

2. What do you think a “true reward” is?

3. What is deceptive about the wages that a wicked person earns?

Read Proverbs 13:25 and 15:6.

4. Prov. 15:6 promises great wealth to the righteous whereas Prov. 13:25 only promises that his or her appetite will be satisfied. Why is it easier for the righteous to be satisfied with what they have than it is for the wicked?

Read Proverbs 10:22 and 14:24.

5. In light of what we have read so far, how do you understand these proverbs?

6. Although these verses speak of material riches (numerous Old Testament characters had great riches), what other kinds of riches come to those who are wise and blessed by the Lord?

Read Proverbs 11:24 and 11:25.

7. The Bible has a lot to say about generosity. How do these proverbs depict the person who is generous? Does this person necessarily have to have a large bank account?

8. We have a proverb "It is better to give than to receive." Do you think this American proverb reflects the spirit of this Biblical principle?

9. Proverbs tells us that when we give, we will get something back in return. Have you had this experience in your life?

10. How can we practically "scatter" our resources or give our "water" somewhere else?

Read Proverbs 11:26-27 and Proverbs 22:9.

In our modern culture, it is much easier to get food than it was in Biblical times. In the Old Testament Law, God commanded the Israelites to intentionally leave some of their grain as they harvested so that those who did not have the money to buy grain were still taken care of.

11. With this in mind, do the people have the right to curse the person withholding grain?

12. Who is this person disobeying? Why would this act of withholding be equated with evil?

Read Proverbs 11:28, 18:11, and 22:2.

13. How does the man who trusts in his riches differ from the righteous man?

Read Proverbs 3:9-10.

14. Although tithing as a principle is not discussed in Proverbs, honoring the Lord from our wealth is. What are we asked to do in this verse?

15. What does it mean to you to honor the Lord from your wealth?

16. Have you experienced God's faithfulness in your life as a result of your faithfulness with what He has given you?

DAY FOUR: MISMANAGING OUR MONEY

One of the greatest problems in our country today is debt. One website (<http://mwhodges.home.att.net/nat-debt>) cites America's Total Debt¹ as 48 trillion dollars or \$161,287 per every man, woman and child. It is clear that as a nation we generally do not know how to manage our finances well, we have been taught that is okay to incur debt in order to get what we want. Proverbs (and plain common sense) however, stress that how we manage our money is a very important matter to God. Additionally, doing a good job of managing what we have can bring peace and security as well as enabling us to be generous and give when opportunities or needs come our way.

¹America's Total Debt is defined as the sum of all recognized debt of federal, state & local governments, international, private households, business and domestic financial sectors, including federal debt to trust funds - but excludes the huge contingent liabilities of social security, government pensions, Medicare and other government off-budget items.

1. According to these statistics, a large percentage of Americans carry considerable credit card debt. Would you place yourself in this category?

2. Does it change your perspective at all to realize that much of what other people have comes with a 19% finance charge?

3. Using a credit card is essentially taking a loan from a bank if you do not pay off the balance every month. Would you make the same purchases if you had to take out a loan to do so?

4. Is some debt okay to have? Why or why not?

Read Proverbs 22:7.

5. Do you feel this way?

6. What do you think is the underlying problem that is leading our country into so much debt?

7. Where do many people derive their worth?

8. Where does the believer derive his or her worth?

Read Proverbs 13:18.

9. What do we need in order to manage our finances well?

10. Does this come easy to you? Why or why not?

11. How would you describe discipline in regard to money?

12. Is poverty always due to lack of discipline with one's finances? What other factors contribute to impoverishment?

Read Proverbs 13:19.

13. This verse follows Prov. 13:18, which extols the quality of discipline. In this context, how does discipline relate to a "desire realized"?

14. Is it difficult for you to wait and save for something that you want? Have you exercised discipline with your money and experienced a reward?

Read Proverbs 31:16.

15. According to this verse, how does the "excellent wife" approach financial decisions? What lessons can we learn from this?

Read Luke 14:26-35.

This passage addresses the subject of discipleship, which is to follow Jesus. Although these words sound harsh to our modern ears, Jesus is simply telling his followers that if they want to follow Him, they need to realize that He must come before everything else in their lives.

16. In Lk. 14:28, when Jesus tells his disciples to “calculate the cost” what financial principle is He drawing from? What is the spiritual principle He is illustrating? Is Jesus asking us to give up all our possessions in order to be His disciple?

17. Read proverbs 13:22.

What is a good man able to do for his family when he has managed his money well?

Read Proverbs 14:20, 19:4, 19:6, and 19:7.

18. Why do you think our culture is so enamored with the rich?

19. To which category do you feel you belong: the poor or the rich?

20. Do you struggle with wanting to be around those who have versus those who don't?

Read Proverbs 17:18, 20:16, 22:26-27, and 28:8.

All of these proverbs offer guidance to the one who seeks to lend money. In the Mosaic Law, the Israelites were commanded to care for the poor and were prohibited from charging interest to the poor.

21. Do you think these proverbs are advising the reader not to loan his or her money at all, or is there another issue involved in the prohibition of becoming security for another's loan?

22. Proverbs 20:16 adds the thought that the foolish man is taking responsibility for a person who is outside of the Israelite community. Why is this important to understand?

Read Proverbs 19:17.

23. How should we respond to the poor? Are we not supposed to lend them money if we feel lead to do so?

Read Proverbs 10:2, 13:11 and 15:27.

In addition to being disciplined and thoughtful with our money, Proverbs warns against fraud and illicit profit. Most of us probably don't deal with shady business deals and bribery, but what are we willing to do for money? Are we honest when we receive too much change back? How do we handle our taxes?

24. What does Proverbs say about ill-gotten gains or profit?

DAY FIVE: CONTENTMENT

Read Proverbs 13:25, 25:16, 27:23-27, and 30:8-9.

1. What do these verses say about being satisfied with what we have?

2. Why is it so hard for some of us to live in contentment?

Read Philippians 4:10-20.

3. What does Paul say regarding contentment?

4. In Phil. 4:12, Paul says that he has learned the secret of being content regardless of his situation. What do you think that secret is? How do you think Paul learned it? Is this something you have learned?

5. Paul received support for his missionary activity from other churches. In this passage he says that the Philippian church was very faithful in their financial support. How does Paul describe the reward for their giving?

Read Proverbs 19:1, 28:6, and 28:11.

6. Do you agree with these verses? Can you think of examples of who have chosen integrity at the risk of poverty? Can you think of examples of prosperous fools?

Read Proverbs 21:17, 23:4-5, 28:19-20, and 28:22.

7. What do these verses say about pursuing wealth?

8. Does this mean that it is not okay to be wealthy? What is the difference between having wealth and pursuing wealth?

Read Matthew 19:16-26.

The story of the rich young ruler is a popular story that has often been used to justify a belief that God does not want Christians to have money or possessions. As you read through this story, look deeper into the exchange and think about what Jesus is really asking the rich young ruler to do.

9. What is the rich young ruler's initial question to Jesus? (The rich young ruler is the "someone" in Mt. 19:16.) What is wrong with his question?

10. What is Jesus' response? Do you think it is a legitimate request on Jesus' behalf?

11. When the man answers and says that he has kept all of the commandments, Jesus responds with a challenge. What is it?

12. Why do you think the rich young ruler is grieved?

13. What do you think Jesus might ask you to give up on His behalf?

14. Why do you think Jesus adds the statement about how difficult it is for a rich person to enter the kingdom of God?

15. What do you think the overall point of the story is?

16. Based on this lesson, are there any changes you think you should make in the way you handle your money? Is there anything you feel God is calling you to do with your money?

SCRIPTURE LESSON FIFTEEN

DAY TWO

Wisdom is Better Than Silver and Gold

Proverbs 3:13-16 ¹³ How blessed is the man who finds wisdom And the man who gains understanding. ¹⁴ For her profit is better than the profit of silver And her gain better than fine gold. ¹⁵ She is more precious than jewels; And nothing you desire compares with her. ¹⁶ Long life is in her right hand; In her left hand are riches and honor.

Proverbs 8:10-11 ¹⁰ "Take my instruction and not silver, And knowledge rather than choicest gold. ¹¹ "For wisdom is better than jewels; And all desirable things cannot compare with her.

Proverbs 8:18-21 ¹⁸ "Riches and honor are with me, Enduring wealth and righteousness. ¹⁹ "My fruit is better than gold, even pure gold, And my yield *better* than choicest silver. ²⁰ "I walk in the way of righteousness, In the midst of the paths of justice, ²¹ To endow those who love me with wealth, That I may fill their treasuries.

Proverbs 16:16 ¹⁶ How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver.

Proverbs 20:15 ¹⁵ There is gold, and an abundance of jewels; But the lips of knowledge are a more precious thing.

Proverbs 23:23 ²³ Buy truth, and do not sell *it*, Get wisdom and instruction and understanding.

Proverbs 15:16 ¹⁶ Better is a little with the fear of the LORD Than great treasure and turmoil with it.

Proverbs 16:8 ⁸ Better is a little with righteousness Than great income with injustice.

Diligence

Proverbs 10:3-4 The LORD will not allow the righteous to hunger, But He will reject the craving of the wicked. ⁴ Poor is he who works with a negligent hand, But the hand of the diligent makes rich.

Proverbs 10:14-16 ¹⁴ Wise men store up knowledge, But with the mouth of the foolish, ruin is at hand. ¹⁵ The rich man's wealth is his fortress, The ruin of the poor is their poverty. ¹⁶ The wages of the righteous is life, The income of the wicked, punishment.

Proverbs 12:11 ¹¹ He who tills his land will have plenty of bread, But he who pursues worthless *things* lacks sense.

Proverbs 12:27 ²⁷ A lazy man does not roast his prey, But the precious possession of a man *is* diligence.

Proverbs 14:23 ²³ In all labor there is profit, But mere talk *leads* only to poverty.

The Sluggard

Proverbs 21:25-26 ²⁵ The desire of the sluggard puts him to death, For his hands refuse to work; ²⁶ All day long he is craving, While the righteous gives and does not hold back.

Proverbs 24:30-34 ³⁰ I passed by the field of the sluggard And by the vineyard of the man lacking sense, ³¹ And behold, it was completely overgrown with thistles; Its surface was covered with nettles, And its stone wall was broken down. ³² When I saw, I reflected upon it; I looked, *and* received instruction. ³³ "A little sleep, a little slumber, A little folding of the hands to rest," ³⁴ Then your poverty will come as a robber And your want like an armed man.

Haste

Proverbs 20:21 ²¹ An inheritance gained hurriedly at the beginning Will not be blessed in the end.

Proverbs 21:5-6 ⁵ The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty. ⁶ The acquisition of treasures by a lying tongue Is a fleeting vapor, the pursuit of death.

A Man Lacking Sense

Proverbs 12:11 ¹¹ He who tills his land will have plenty of bread, But he who pursues worthless *things* lacks sense.

DAY THREE

Riches Do Not Profit

Proverbs 11:4 ⁴ Riches do not profit in the day of wrath, But righteousness delivers from death.

Proverbs 11:16 A gracious woman attains honor, And ruthless men attain riches.

Proverbs 22:1 A *good* name is to be more desired than great wealth, Favor is better than silver and gold.

Proverbs 11:18 The wicked earns deceptive wages, But he who sows righteousness *gets* a true reward.

Proverbs 13:25 ²⁵ The righteous has enough to satisfy his appetite, But the stomach of the wicked is in need.

Proverbs 15:6 ⁶ Great wealth is *in* the house of the righteous, But trouble is in the income of the wicked.

Proverbs 10:22 It is the blessing of the LORD that makes rich, And He adds no sorrow to it.

Proverbs 14:24 ²⁴ The crown of the wise is their riches, *But* the folly of fools is foolishness.

Generosity

Proverbs 11:24 ²⁴ There is one who scatters, and *yet* increases all the more, And there is one who withholds what is justly due, *and yet it results* only in want.

Proverbs 11:25 The generous man will be prosperous, And he who waters will himself be watered.

Proverbs 11:26-27 ²⁶ He who withholds grain, the people will curse him, But blessing will be on the head of him who sells *it*. ²⁷ He who diligently seeks good seeks favor, But he who seeks evil, evil will come to him.

Proverbs 22:9 ⁹ He who is generous will be blessed, For he gives some of his food to the poor.

Trusting in Our Riches

Proverbs 11:28 He who trusts in his riches will fall, But the righteous will flourish like the *green* leaf.

Proverbs 18:11 ¹¹ A rich man's wealth is his strong city, And like a high wall in his own imagination.

Proverbs 22:2 ² The rich and the poor have a common bond, The LORD is the maker of them all.

Honor the Lord with Your Wealth

Proverbs 3:9-10 ⁹ Honor the LORD from your wealth And from the first of all your produce; ¹⁰ So your barns will be filled with plenty And your vats will overflow with new wine.

DAY FOUR

Proverbs 22:7 ⁷ The rich rules over the poor, And the borrower *becomes* the lender's slave.

Proverbs 13:18 ¹⁸ Poverty and shame *will come* to him who neglects discipline, But he who regards reproof will be honored.

Proverbs 13:19 ¹⁹ Desire realized is sweet to the soul, But it is an abomination to fools to turn away from evil.

Proverbs 31:16 She considers a field and buys it; From her earnings she plants a vineyard.

Luke 14:26 - 35 ²⁶ "If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple. ²⁷ "Whoever does not carry his own cross and come after Me cannot be My disciple. ²⁸ "For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? ²⁹ "Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, ³⁰ saying, 'This man began to build and was not able to finish.' ³¹ "Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand *men* to encounter the one coming against him with twenty thousand? ³² "Or else, while the other is still far away, he sends a delegation and asks for terms of peace. ³³ "So then, none of you can be My disciple who does not give up all his own possessions. ³⁴ "Therefore, salt is good; but if even salt has become tasteless, with what will it be seasoned? ³⁵ "It is useless either for the soil or for the manure pile; it is thrown out. He who has ears to hear, let him hear."

Proverbs 13:22 ²² A good man leaves an inheritance to his children's children, And the wealth of the sinner is stored up for the righteous.

How the Rich are Treated by Others

Proverbs 14:20 ²⁰ The poor is hated even by his neighbor, But those who love the rich are many.

Proverbs 19:4 ⁴ Wealth adds many friends, But a poor man is separated from his friend.

Proverbs 19:6 ⁶ Many will seek the favor of a generous man, And every man is a friend to him who gives gifts.

Proverbs 19:7 ⁷ All the brothers of a poor man hate him; How much more do his friends abandon him! He pursues *them with words*, *but* they are gone.

Loaning Money

Proverbs 17:18 ¹⁸ A man lacking in sense pledges And becomes guarantor in the presence of his neighbor.

Proverbs 20:16 ¹⁶ Take his garment when he becomes surety for a stranger; And for foreigners, hold him in pledge.

The TEV reads, "Anyone stupid enough to promise to be responsible for a stranger's debts ought to have his own property held to guarantee payment."

Proverbs 22:26-27 ²⁶ Do not be among those who give pledges, Among those who become guarantors for debts. ²⁷ If you have nothing with which to pay, Why should he take your bed from under you?

Proverbs 28:8 ⁸ He who increases his wealth by interest and usury Gathers it for him who is gracious to the poor.

Lending to the Lord

Proverbs 19:17 ¹⁷ One who is gracious to a poor man lends to the LORD, And He will repay him for his good deed.

Wealth by Fraud

Proverbs 10:2 ² Ill-gotten gains do not profit, But righteousness delivers from death.

Proverbs 13:11 ¹¹ Wealth *obtained* by fraud dwindles, But the one who gathers by labor increases *it*.

Proverbs 15:27 ²⁷ He who profits illicitly troubles his own house, But he who hates bribes will live.

DAY FIVE

Proverbs 13:25 ²⁵ The righteous has enough to satisfy his appetite, But the stomach of the wicked is in need.

Proverbs 25:16 Have you found honey? Eat *only* what you need, That you not have it in excess and vomit it.

Proverbs 27:23-27 Know well the condition of your flocks, *And* pay attention to your herds; ²⁴ For riches are not forever, Nor does a crown *endure* to all generations. ²⁵ *When* the grass disappears, the new growth is seen, And the herbs of the mountains are gathered in, ²⁶ The lambs *will be* for your clothing, And the goats *will bring* the price of a field, ²⁷ And *there will be* goats' milk enough for your food, For the food of your household, And sustenance for your maidens.

Proverbs 30:8-9 ⁸ Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, ⁹ That I not be full and deny *You* and say, "Who is the LORD?" Or that I not be in want and steal, And profane the name of my God.

Philippians 4:10-20 ¹⁰ But I rejoiced in the Lord greatly, that now at last you have revived your concern for me; indeed, you were concerned *before*, but you lacked

opportunity. ¹¹ Not that I speak from want, for I have learned to be content in whatever circumstances I am. ¹² I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. ¹³ I can do all things through Him who strengthens me. ¹⁴ Nevertheless, you have done well to share *with me* in my affliction. ¹⁵ You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; ¹⁶ for even in Thessalonica you sent a *gift* more than once for my needs. ¹⁷ Not that I seek the gift itself, but I seek for the profit which increases to your account. ¹⁸ But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God. ¹⁹ And my God will supply all your needs according to His riches in glory in Christ Jesus. ²⁰ Now to our God and Father *be* the glory forever and ever. Amen.

Better Poverty With Integrity

Proverbs 19:1 Better is a poor man who walks in his integrity Than he who is perverse in speech and is a fool.

Proverbs 28:6 ⁶ Better is the poor who walks in his integrity Than he who is crooked though he be rich.

Proverbs 28:11 ¹¹ The rich man is wise in his own eyes, But the poor who has understanding sees through him.

Pursuing Wealth

Proverbs 21:17 ¹⁷ He who loves pleasure *will become* a poor man; He who loves wine and oil will not become rich.

Proverbs 23:4-5 ⁴ Do not weary yourself to gain wealth, Cease from your consideration *of it*. ⁵ When you set your eyes on it, it is gone. For *wealth* certainly makes itself wings Like an eagle that flies *toward* the heavens.

Proverbs 28:19-20 ¹⁹ He who tills his land will have plenty of food, But he who follows empty *pursuits* will have poverty in plenty. ²⁰ A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished.

Proverbs 28:22 A man with an evil eye hastens after wealth And does not know that want will come upon him.

Matthew 19:16-26 ¹⁶ And someone came to Him and said, "Teacher, what good thing shall I do that I may obtain eternal life?" ¹⁷ And He said to him, "Why are you asking Me about what is good? There is *only* One who is good; but if you wish to enter into life, keep the commandments." ¹⁸ *Then* he said to Him, "Which ones?" And Jesus said, "YOU SHALL NOT COMMIT MURDER; YOU SHALL NOT COMMIT ADULTERY; YOU

SHALL NOT STEAL; YOU SHALL NOT BEAR FALSE WITNESS; ¹⁹ HONOR YOUR FATHER AND MOTHER; and YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." ²⁰ The young man said to Him, "All these things I have kept; what am I still lacking?" ²¹ Jesus said to him, "If you wish to be complete, go *and* sell your possessions and give to *the* poor, and you will have treasure in heaven; and come, follow Me." ²² But when the young man heard this statement, he went away grieving; for he was one who owned much property. ²³ And Jesus said to His disciples, "Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. ²⁴ "Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God." ²⁵ When the disciples heard *this*, they were very astonished and said, "Then who can be saved?" ²⁶ And looking at *them* Jesus said to them, "With people this is impossible, but with God all things are possible."

FOR FURTHER REFERENCE

The following websites are great resources for learning how to better manage your money. Crown Financial Ministries offers workshops, seminars, workbooks, and counselor references all of which come from a Christian perspective.

www.crown.org

www.marriageandfamily.org

God's Minimum Financial Standards for Couples

from Crown Financial Ministries

The Word of God has basic principles that govern every aspect of marriage, including His minimum financial standards.

Although often these biblical principles are in marked contrast with the world's ideas concerning money, if couples will dedicate themselves to living by God's principles they will avoid many potential financial problems.

The OPM principle

The primary financial principle taught to married couples by the world's financial institutions is called *OPM*, or *Other People's Money*.

However, this principle is nothing more than a credit mentality and a credit standard -- the ability to borrow that allows couples to buy things they really cannot afford to buy.

This principle works great during the early years of marriage, because it allows couples to accumulate a lot of things they otherwise cannot afford to buy.

Unfortunately, there always comes a day of reconciliation, when the bills for all those things comes due.

Before they realize it, because they built too much too quickly, using too much debt, married couples find themselves in debt far beyond their ability to repay.

God's minimum standards

God requires minimum financial standards of finance in marriage for His people.

If couples establish these minimum standards and determine to make them an essential part of their financial management, they will, without a doubt, lay a strong foundation for a healthy and balanced marriage.

The following are four primary minimum standards of finance found in God's Word that all couples are encouraged to adopt.

1. **God owns everything.** *“We have brought nothing into the world, so we cannot take anything out of it either”* (1 Timothy 6:7). Once couples accept the fact that God owns everything and that they have been chosen to be stewards or managers of God’s property, it’s important for them to manage according to His principles and standards.

It’s how we faithfully manage what He has given us that will determine whether He will give us greater things to manage. *“Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things”* (Matthew 25:23).

So, since in a marriage a husband and wife are one, the financial assets and incomes of both husband and wife should be merged and they should operate from a unified financial management base, rather than from a separate and independent management base.

2. **Think ahead and avoid problems.** *“Which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?”* (Luke 14:28) Too often couples put off planning until they are so deeply in debt that it seems impossible to get out. By then it is too late to plan, except for crisis planning. Couples need to begin planning by writing down their goals and objectives, which should include a yearly balanced budget.

These goals and objectives need to be reviewed yearly. Obviously one of the first goals is to avoid financial bondage by staying out of additional debt and committing to pay off existing debt.

This doesn’t necessarily mean that they shouldn’t borrow, but borrowing to buy consumables, such as gifts, vacations, and clothes, should be avoided. This type of credit debt will put a couple back into insurmountable debt faster than they can pay themselves out of it.

3. **Keep good records.** *“By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches”* (Proverbs 24:3-4). It is impossible for couples to have their finances under control unless they understand the basics of good bookkeeping.

Recently it was discovered that less than two out of 10 couples know how to actually balance their checkbooks. This means that many married couples seldom know how much money they have to spend or how much they are spending.

Couples should develop their financial plans together and work together, but there should be only one bookkeeper in the home who pays the bills. Two bookkeepers invite bookkeeping disaster.

4. **Get educated.** *“The na ve believes everything, but the sensible man considers his steps”* (Proverbs 14:15). Most financially na ve couples are not stupid regarding money; they are just ignorant and do not understand how borrowing and interest rates work. As a result, their primary concern becomes “How much are the monthly payments?” rather than “How much is this going to cost ultimately?”

In addition, many times the na ve people borrow more money than they can repay because they have no budget. In essence, they have no idea where their money goes each month or how much credit their income can support.

Couples need to learn financial management and budgeting and use that information to avoid debt or financial problems.

Conclusion

God’s Word provides standards for managing money that are essential for marital unity. If couples study these biblical principles, learn them and put them into practice in their marriages, and adhere to those standards no matter how tempted they are to adopt the world’s standards, their marriages will be strong and will remain sound.