

Marriage and Parenting

Topic 4 – Marriage – Finances

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Introduction

Psalm 24:1 “*The earth is the LORD’S, and all it contains, The world, and those who dwell in it.*”

This is an all encompassing statement. It means to everyone, whether we chose to believe it or not, that everything to which we might attach a possessive pronoun (mine, yours, his, hers, ours, theirs) is actually not (mine, yours, his, hers, ours, theirs). Therefore rather than owners this puts us into the position of being stewards. A manager of another’s, in all cases God’s, possessions.

1 Corinthians 10:31 “*Whether then, you eat or drink or whatever you do, do all to the glory of God.*”

As believers, our ultimate purpose is to bring glory to God. As stewards, we are to be faithful with the things we have been provided:

1 Corinthians 4:2 “*In this case, moreover, it is required of stewards that one be found trustworthy*”

1 Peter 4:10 “*As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God.*”

We are to be faithful at all times, with everything that God has provided.

In all things where God has given command or prohibition He wants us to be successful. Success for the believer is defined as conducting ourselves in such a way as to accomplish His purposes. The only way we can accomplish this is to avail ourselves of the power that He has provided as we submit ourselves to the Holy Spirit (Ephesians 5:18-21).

God has provided money and possessions to us as families with the expectation that we will use them. In His goodness He has not left us on our own to figure out what his expectations are with respect to money and possessions. He has provided us commands and guidelines in scripture to help us be successful in using what He has given as material resources. We have the ability to and are expected to spend, save or give away that money or those possessions.

In the area of money and possessions I believe that God wants us to be successful.

Therefore, for the believer financial success should be:

Using God's resources to accomplish His purposes.

Why Does God Give Us Anything?

I believe that anything that we have been given is given with the intent of the following:

As a tool to accomplish God purposes in the world

As a test to refine and strengthen our faith and demonstrate that faith to ourselves

As a testimony for the advancement of the Gospel and to bring Glory to God

The handling of money and possessions within our marriages is one more way that God gives us the opportunity to refine our faith, demonstrate our obedience and heart for Him. We do this by using what we have been given to accomplish His will.

By how God, through His Word, has provided commands, prohibitions and wisdom statements, I believe we can get a sense of His priorities regarding how we are to be using what He has provided. He has clearly stated some priorities for how He wants us to use those resources.

God's Priorities For Us And Our Resources

God, in His Word, has given us instructions on how to manage what He has loaned us.

Based on the way that instruction is given I believe we can see this prioritization and assign it a general categorization of high, medium and low.

High priorities are those where God has provided commands both positive and negative

Medium priorities as those where there are no direct commands but scripture provides statements regarding what is wise or foolish.

Low priorities would be those areas where scripture is silent.

God has given us a lot of instruction/guidance in the area of money and finance:

MacArthur states in his series "Mastering Your Money: Overcoming Materialism: 16 out of 38 of Christ's parables deal with money, The New Testament says more directly about money than heaven or hell, There are 2300+ verses dealing with money and possessions while only 500+ dealing with faith and prayer. Per Crown Financial Concepts material this topic is second only to love. So I believe we can safely say that the way we deal with money and possessions can have high impact to ourselves and those around us.

I believe we can also glean that this might be a high impact area by looking at the world around us. The topic of money and finances in survey after survey is sighted as a leading cause of divorce. We are constantly bombarded with the world's view that security, contentment, comfort and ease come as the direct result of what and how much we have. We are also lead to believe that a person's importance is directly connected to what and how much one "possesses".

Based on the guidelines and instructions we have been given I believe we can assign some priorities to how God wants us to use the material resources we have been given. So, we are going to look at God's High, Moderate and Low priorities for our money and possessions and how as a family we might consider and evaluate how we are applying these priorities as we strive to use God's resources to accomplish His purposes.

He has given us direct commands regarding Paying our Taxes, Repaying our debts, Caring for our Family and Giving. He has given us direct prohibition regarding loving money and illustrates in some detail what that looks like. Therefore we should give these things high priority as we use our resources.

He has given statements that it is a wise use of our resources to Plan/Save and repay debt more quickly than required. He has given statements that it is foolish behavior to devour all we have, be lazy and not plan/save. Therefore after we have met God's high priorities for our resources we should strive also to do what He states is wise.

The bulk of areas where and how we might spend our resources I believe scripture is silent. Which gives us a lot of opportunity to work together as a family and prayerfully consider what God would have us to do.

Caring For Our Families (Everyday Living)

God expects us to expend some of what He has provided to care for ourselves and our families. We are to provide the things that support our lives and meet our physical needs. I imagine this spending area consumes the largest percentage of your income. This can include things like: Food, Clothing, Housing, Personal Care, Transportation, Schooling, Insurance and Entertainment. However, the only high priority as we expend resources on our immediate family is the basics of food and covering:

The basics that we need for our existence are food and covering (protection from exposure)

¹ Timothy 6:8 *“If we have **food and covering**, with these we shall be content.”*

Jesus asked for us to pray for this provision from God

Luke 11:2-4 *“And He said to them, when you pray, say: Father, hallowed be Your name.*

***Give us each day our daily bread.** And forgive us our sins, For we ourselves also forgive everyone who is indebted to us. And lead us not into temptation.”*

He has given us a means of providing these things through our work

² Thessalonians 3:7-8 *“For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, **nor did we eat anyone’s bread without paying for it**, but with labor and hardship we kept working night and day so that we would not be a burden to any of you”*

We are to feed and cloth ourselves so that we will not be a burden on others. Although in God’s sovereignty we may be in the position of needing to rely on others to provide our daily needs, our expectation should be that this is not the norm and that it should only be the case after we have worked as hard as we are able to provide for our own daily needs. (2 Thessalonians 3:10-12)

Expending our resources to support our extended family with food and covering is also a high priority with God:

¹ Tim 5:4, 8 *“but if any **widow has children or grandchildren**, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God... But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”*

We as children are to honor our parents and grandparents by providing for them when they are not able. This is an expected use of the resources God has provided. It should not be our expectation that others will support our extended families when they are not able.

Everything else we spend money on to support our life style is a LOW priority with God. The scripture is silent regarding how we ought to support our life style other than to provide our families with food and covering.

Evaluation:

Why might we not be caring our immediate and extended family?

Laziness?

Spending all that we have on ourselves?

Believing it's someone else's job?

Saving (Planning)

There are no direct commands in the Bible to save. There are however plenty of references to planning and saving being something that God commends as wise and not doing as foolish. We are to plan and commit those plans to the Lord even though we don't necessarily know the outcome...because God is sovereign.

Proverbs 16:3, 9 *“Commit your works to the LORD and your plans will be established... The mind of man plans his way, but the LORD directs his steps.”*

Our planning with respect to finances should result in having savings. We are to plan in order to have an abundance (savings). This doesn't just happen.

Proverbs 21:5 *“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.”*

We see that it is wise to store up but foolish to use it all up.

Proverbs 21:20 *“There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.”*

Those savings (the abundance) allows us to prepare for the expected and the unexpected events in our own lives as well as have the opportunity to help others.

The expected items are those things that we know will come to pass...you may be certain that your home and autos will need repairs. You may expect that there will be times when things will not be as they are today. We are to see and learn wisdom from nature...we should plan for when things are not as they are today and then implement those plans.

Proverbs 6:6-8 *“Go to the ant, O sluggard, observe her ways and be wise, Which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest.”*

Proverbs 10:5 *“He who gathers in summer is a son who acts wisely, But he who sleeps in harvest is a son who acts shamefully.”*

It is wise in times of plenty to be preparing for the lean times.

The unexpected are those things that are not certain to happen but may...think times of disaster. We see Joseph commended for his plan to save up for a time of disaster
Genesis 41:35-37, 39 *“Then let them gather all the food of these good years that are coming, and store up the grain for food in the cities under Pharaoh’s authority, and let them guard it. Let the food become as a reserve for the land for the seven years of famine which will occur in the land of Egypt, so that the land will not perish during the famine.’ Now the proposal seemed good to Pharaoh and to all his servants. So Pharaoh said to Joseph, “Since God has informed you of all this, there is no one so discerning and wise as you are.’”*

It is also good to have an abundance that can be shared with others.

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

1 Timothy 6:17-18 *“Instruct those who are rich in this present world...to do good, to be rich in good works, to be generous and ready to share,”*

If we plan and save, we can rest in the fact that we have done what is pleasing to God and then release the outcome of those plans to God’s sovereignty.

Evaluation

Why might we not be planning and saving?

Lack of discipline?

Spending all that we have on ourselves to satisfy the desire of the moment?

Disregard for God’s sovereignty?

Lack of personal responsibility...someone else will rescue me in times of trouble

Debt

Assuming a debt is not expressly prohibited in scripture. Actually God gave guidelines to the Jews for how they were to manage debt through the charging (or not) of interest (Deuteronomy 23:19-20) and that they were to forgive debt among themselves every Year of Jubilee – (Deuteronomy 15:1-11).

God has given us direct and wisdom statements concerning the repayment of our debts and also wisdom statements about what type of debts we might assume.

We have direct commands regarding the repaying of our debt as it is Due and Payable

Psalm 37:21 *“The wicked borrows and does not pay back, But the righteous is gracious and gives.”*

God expects us to use the money and possessions He has given us to pay back what we have borrowed.

The assumption of a debt is ultimately an area of wisdom because although the Bible does not prohibit it specifically it does give several down sides to being in debt...

Indebtedness presumes on the future (James 4:13-15)

Proverbs 27:1 *“Do not boast about tomorrow, for you do not know what a day may bring.”*

We assume that things will only be better in the future. That the asset securing the loan will always increase in value or that our earning situation will always be the same or better than it is today...we presume upon the future

Indebtedness exposes us to the potential of default (Psalm 37:21)

Ecclesiastes 5:5 *“It is better that you should not vow than that you should vow and not pay”*

We don't want to be people who take high risks with the potential of defiling God's name/reputation.

Indebtedness makes us beholden to another

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

We place ourselves in a situation where we may not be free from external influences or control. When we have a debt we are required to respond to another's wishes and desires

I believe that if we do take on a debt God expects us to be wise in regard to the type of debt that we take on. Debt where the loan is secured by a physical asset (Mortgage, Real Estate Loan, Business Loan, Auto Loan (?), Loan against your Tax Return) and it is assumed will

hold its value or appreciate is less likely to expose us to default or presuming upon the future. This might be viewed as an investment.

Debt that is NOT secured by the asset purchased (Credit Card balance, Student Loan, Store Loan, or an Auto Loan or Mortgage where the loan amount is larger than the value of the asset) where most often the asset purchased is consumed or has less value the instant it leaves the store is counseled against.

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

Proverbs 11:15 *“He who is guarantor for a stranger will surely suffer for it, But he who hates being a guarantor is secure.”*

Evaluation:

Why might we be taking on debt that is counseled as unwise...

Pursuing self-indulgence and comfort?

Seeking contentment?

Pride

Giving

Giving is commanded all throughout the Bible and therefore a HIGH priority:

Luke 6:38 *“Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.”*

We give as another demonstration of obedience and care for others. Our giving allows for the care of the poor and the support of those who watch over and teach us spiritually so that they may be more productive.

The believe and unbelieving poor...those who don't have food or covering (Galatians 2:10; Acts 2:45, 4:34-35; Romans 15:26)

James 2:15-16 *“If a brother or sister is without clothing and in need of daily food, and one of you says to them, “Go in peace, be warmed and be filled,” and yet you do not give them what is necessary for their body, what use is that?”*

Galatians 6:10 *“So then, while we have opportunity, let us do good to **all people**, and especially to those who are of the household of the faith.”*

We are also to support those who feed us spiritually (1 Corinthians 9:4-14)

Galatians 6:6 *“The one who is taught the word is to share all good things with the one who teaches him.”*

1 Timothy 5:17-18 *“The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. For the Scripture says, “YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING,” and “The laborer is worthy of his wages.”*

In the New Testament, after the Law, there is never a command dictating how much we are to give. As believers in Christ we are free in the amount that we choose to give. As you give there are guidelines that point to the fact that the amount is not the measure but rather the attitude. We are to give generously, purposefully, voluntarily and cheerfully (2 Corinthians 8:3, 9:6-7; 1 Timothy 6:18). We are to give proportionally (according to our prosperity), regularly and anonymously (1 Corinthians 16:1-2; Matthew 6:2-4). Sacrificial giving is commended (Mark 12:43-44; 2 Corinthians 8:3) but I believe this is a way of giving that is a particular gifting by the Spirit. Since giving is commanded (Luke 6:38) I do not believe that giving nothing is an option.

Evaluation of why don't we give:

Are we being uncharitable because...

Not particularly concerned with God's purposes and priorities

Our own selfishness – Philippians 2:3

Fear/anxiety/worry – Hebrews 13:5-6; Philippians 4:6; Matthew 6:25-34 Do we look to the stuff rather than the Provider for security, peace and comfort?

Lover of money/idolater – Romans 1:22-23, 25; Galatians 4:8-9 Do we worship the stuff rather than the Provider.

Taxes

God has given us direct commands that we are to use what He has given us to pay taxes. We pay taxes because He has instituted government both civil and religious:

Romans 13:1, 6-7 *“Every person is to be in subjection to the governing authorities. For there is no authority except from God, and those which exist are established by God...For because of this you also pay taxes, for rulers are servants of God, devoting themselves to this very thing. Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.”*

We are to support God in His work through those governments by using the resources He has provided to pay taxes

Evaluation

Why might we not pay our taxes?

Rebelling against God’s sovereignty

We spent we spent everything we had (for whatever reason) without considering what might be owed

Conclusion

We can’t do it on our own...this will be a constant battle with the flesh...we must submit ourselves to God and allow the Holy Spirit to work. If you do the math this also means that over the long term we should be living on less than we take in. If we pay taxes, give, repay debt, support extended family and save that will mean we cannot spend all that we have on ourselves. We will need to communicate with our spouses and family and work together to establish common goals and plans. We need to be accountable certainly to each other and probably also the broader family of believers. We may very well need to seek outside help and counsel either from financial professionals or trusted believers who have demonstrated faithfulness in this area. Everything that God has provided us we are to use to accomplish His purposes in the world, as a tester of our faith and as a means to advance the gospel. To be financially successful in God’s eyes we should use what He has provided with the priorities He has assigned to accomplish His purposes rather than our own. As long as we are meeting God’s high (Giving, Taxes, Debt repayment, food and covering) and moderate (Repaying our debts more quickly, saving) priorities for the money we have been provided we are free to save, spend or give as we see fit. This is an incredible responsibility and should be considered with great care and much prayer for wisdom.