

TITLE: PREMARITAL COUNSELING – FINANCIAL FOUNDATIONS

BIG IDEA:

7 FOUNDATIONAL PRINCIPLES OF CHRISTIAN FINANCIAL FREEDOM

INTRODUCTION:

Many Christian couples struggle in the area of finances. The result can be significant stress and tension that disrupt the marriage relationship. Therefore, this is a critical area to focus on during premarital counseling to develop consistent biblical convictions that will lead to long term financial freedom.

7 FOUNDATIONAL PRINCIPLES OF CHRISTIAN FINANCIAL FREEDOM

I. STEWARDSHIP VS. OWNERSHIP --

Who actually owns the stuff?

1. **The earth and everything in it, the world and its inhabitants, belong to the Lord. – Psalm 24:1**
2. **Riches and honor come from You, and You are the ruler of everything. Power and might are in Your hand, and it is in Your hand to make great and to give strength to all. – 1 Chronicles 29:12**
3. **Every generous act and every perfect gift is from above, coming down from the Father of lights; with Him there is no variation or shadow cast by turning. – James 1:17**
4. **Whatever you do, do it enthusiastically, as something done for the Lord and not for men, knowing that you will receive the reward of an inheritance from the Lord. You serve the Lord Christ. – Colossians 3:23-24**
5. **His master said to him, ‘Well done, good and faithful slave! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy!’ – Matthew 25:21**
6. **Precious treasure and oil are in the dwelling of a wise person, but a foolish man consumes them. – Proverbs 21:20**
7. **Honor the Lord with your possessions and with the first produce of your entire harvest. – Proverbs 3:9**
8. **For to everyone who has, more will be given, and he will have more than enough. But from the one who does not have, even what he has will be taken away from him. – Matthew 25:29**

9. **Based on the gift each one has received, use it to serve others, as good managers of the varied grace of God. – 1 Peter 4:10**
10. **So if you have not been faithful with the unrighteous money, who will trust you with what is genuine? – Luke 16:11**
11. **Remember this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. Each person should do as he has decided in his heart—not reluctantly or out of necessity, for God loves a cheerful giver. – 2 Corinthians 9:6-7**

<https://www.artrainer.com/11-awesome-stewardship-bible-verses/>

II. FISCAL RESPONSIBILITY VS. FISCAL IRRESPONSIBILITY – How do we make our financial decisions as a couple?

Some couples will need the discipline of a budget to set the parameters and help to monitor consistency with fiscal goals.

Other couples will be able to make consistently responsible decisions without the aid of a budget.

There are many scriptural principles to guide how we spend our money.

III. CASH VS. CREDIT –

Can we buy it before we can afford it?

Don't use your credit card to buy things you cannot yet afford. Use it as a convenient payment vehicle with the commitment to pay the balance in full each month without incurring any finance charges.

You can buy items that appreciate over time (like your primary residence or business transactions) on a credit basis. But be very careful regarding items that are depreciating.

Even your primary vehicle (in most cases) is best purchased outright based on what you have saved rather than based on future payments that anticipate future earnings.

IV. ONE INCOME DEPENDENCY VS. TWO INCOME DEPENDENCY – Should our mortgage be based on the wife working outside of the home full-time?

You do not want to hamstring yourselves regarding your financial ability to afford children and to nurture them in your home by committing to an unrealistic mortgage amount that is based on maximizing your two incomes.

V. CONTENTMENT VS. DISCONTENTMENT –

What is our attitude towards material possessions and our evaluation of our basic needs?

Philippians 4:11-13 *Not that I speak from want, for I have learned to be content in whatever circumstances I am. 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. I can do all things through Him who strengthens me.*

1 Timothy 6:6-12 *But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses.*

2 Cor. 12:9-10 *And He has said to me, "My grace is sufficient for you, for power is perfected in weakness" ... Therefore I am well content with weaknesses, with insults, with distresses, with persecutions, with difficulties, for Christ's sake; for when I am weak, then I am strong."*

Romans 8:28 *And we know that in all things God works for the good of those who love him, who have been called according to his purpose.*

Job 36:11 *If they obey and serve him, they will spend the rest of their days in prosperity and their years in contentment.*

Proverbs 19:23 *The fear of the LORD leads to life; then one rests content, untouched by trouble.*

Psalms 34:10b *Those who seek the Lord lack no good thing.*

Romans 12:2 *Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect.*

Proverbs 30: 7-9 *Two things I ask of you, O Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God.*

Luke 3:14 *And some soldiers were questioning him, saying, "And what about us, what shall we do?" And he said to them, "Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages."*

Proverbs 14:30 *A heart at peace gives life to the body, but envy rots the bones.*

<https://www.biblemoney matters.com/10-bible-verses-about-contentment-how-can-we-feel-contentment-in-a-restless-world/>

VI. GIVING TO THE LORD VS. WITHHOLDING FROM THE LORD – How can we afford to give money to the Lord when we have not yet established financial security for our future?

2 Corinthians 9:7 *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

1 Chronicles 29:14 *But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

Proverbs 18:16 *A gift opens the way
and ushers the giver into the presence of the great.*

Proverbs 11:25 *A generous person will prosper;
whoever refreshes others will be refreshed.*

2 Corinthians 8:12 *For if the willingness is there, the gift is acceptable
according to what one has, not according to what one does not have.*

Luke 6:38 *Give, and it will be given to you. A good measure, pressed down,
shaken together and running over, will be poured into your lap. For with the
measure you use, it will be measured to you.*

Proverbs 3:9 *Honor the Lord with your wealth,
with the firstfruits of all your crops.*

2 Corinthians 9:10 *Now he who supplies seed to the sower and bread for food
will also supply and increase your store of seed and will enlarge the harvest of
your righteousness.*

2 Corinthians 9:8 *And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.*

2 Corinthians 9:11 *You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

Proverbs 3:27 *Do not withhold good from those to whom it is due, when it is in your power to act.*

Malachi 3:10 *“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”*

Matthew 6:2 *So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full.*

Luke 6:30 *Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.*

Psalms 37:4 *Take delight in the Lord, and he will give you the desires of your heart.*

Proverbs 21:26 *All day long he craves for more, but the righteous give without sparing.*

Matthew 19:21 *Jesus answered, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.”*

1 Corinthians 13:3 *If I give all I possess to the poor and give over my body to hardship that I may boast, but do not have love, I gain nothing.*

Psalms 37:21 *The wicked borrow and do not repay, but the righteous give generously.*

Matthew 10:8 *Heal the sick, raise the dead, cleanse those who have leprosy, drive out demons. Freely you have received; freely give.*

Nehemiah 8:10 *Nehemiah said, "Go and enjoy choice food and sweet drinks, and send some to those who have nothing prepared. This day is holy to our Lord. Do not grieve, for the joy of the Lord is your strength."*

Proverbs 31:9 *Speak up and judge fairly; defend the rights of the poor and needy.*

Matthew 6:3-4 *But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.*

<https://dailyverses.net/giving>

VII. FAITH VS. ANXIETY

1. *"So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."* ~ **Isaiah 41:10**
2. *"When I am afraid, I put my trust in you."* ~ **Psalm 56:3**
3. *"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."* ~ **Philippians 4:6-7**
4. *"Peace is what I leave with you; it is my own peace that I give you. I do not give it as the world does. Do not be worried and upset; do not be afraid."* ~ **John 14:27**
5. *"For God has not given us a spirit of fear, but of power and of love and of a sound mind."* ~ **2 Timothy 1:7**
6. *"There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love."* ~ **1 John 4:18**

7. *"When anxiety was great within me, your consolation brought joy to my soul."* ~ **Psalm 94:19**

8. *"But now, this is what the Lord says...Fear not, for I have redeemed you; I have summoned you by name; you are mine."* ~ **Isaiah 43:1**

9. *"An anxious heart weighs a man down, but a kind word cheers him up."* ~ **Proverbs 12:25**

10. *"Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me."* ~ **Psalm 23:4**

11. *"Have I not commanded you? **Be strong and courageous.** Do not be terrified; do not be discouraged, for the Lord your God will be with you wherever you go."* ~ **Joshua 1:9**

12. *"Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."* ~ **Matthew 6:34**

13. *"Humble yourselves, then, under God's mighty hand, so that he will lift you up in his own good time. Leave all your worries with him, because he cares for you."* ~ **1 Peter 5:6-7**

14. *"Tell everyone who is discouraged, **Be strong and don't be afraid!** God is coming to your rescue..."* ~ **Isaiah 35:4**

15. *"Do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest?"* ~ **Luke 12:22-26**

16. *"The Lord is my light and my salvation—whom shall I fear? The Lord is the stronghold of my life—of whom shall I be afraid?"* ~ **Psalm 27:1**

17. "Cast your cares on the Lord and he will sustain you; he will never let the righteous fall." ~ **Psalm 55:22**

18. "Immediately he spoke to them and said, 'Take courage! It is I. Don't be afraid.'" ~ **Mark 6:50**

19. "Be strong and courageous. Do not be afraid or terrified because of them, for the Lord your God goes with you; he will never leave you nor forsake you." ~ **Deuteronomy 31:6**

20. "For I am the Lord, your God, who takes hold of your right hand and says to you, Do not fear; I will help you. Do not be afraid, for I myself will help you,' declares the Lord, your Redeemer, the Holy One of Israel." ~ **Isaiah 41:13-14**

21. "God is our refuge and strength, an ever-present help in trouble." ~ **Psalm 46:1**

22. "The Lord is with me; I will not be afraid. What can man do to me? The Lord is with me; he is my helper." ~ **Psalm 118:6-7**

23. "Fear of man will prove to be a snare, but whoever trusts in the Lord is kept safe." ~ **Proverbs 29:25**

24. "He got up, rebuked the wind and said to the waves, "Quiet! Be still!" Then the wind died down and it was completely calm. He said to his disciples, "Why are you so afraid? Do you still have no faith?" ~ **Mark 4:39-40**

25. "The angel of the Lord encamps around those who fear him, and he delivers them." **Psalm 34:7**

26. "But even if you suffer for doing what is right, God will reward you for it. So don't worry or be afraid of their threats." ~ **1 Peter 3:14**

27. "I prayed to the Lord, and he answered me. He freed me from all my fears." ~ **Psalm 34:4**

28. *“Do not be afraid of them; the Lord your God himself will fight for you.”*
~ **Deuteronomy 3:22**

29. *“Then he placed his right hand on me and said: ‘Do not be afraid. I am the First and the Last.’”* ~ **Revelation 1:17**

30. *“Jesus told him, ‘Don’t be afraid; just believe.’”* ~ **Mark 5:36**

31. *“And I am convinced that nothing can ever separate us from God’s love. Neither death nor life, neither angels nor demons, neither our fears for today nor our worries about tomorrow—not even the powers of hell can separate us from God’s love.”* ~ **Romans 8:38-39**

32. *“The Lord your God is in your midst, A victorious warrior. He will exult over you with joy, He will be quiet in His love, He will rejoice over you with shouts of joy.”* ~ **Zephaniah 3:17**

33. *“He who dwells in the shelter of the Most High will rest in the shadow of the Almighty. I will say of the Lord, ‘He is my refuge and my fortress, my God, in whom I trust.’...He will cover you with his feathers, and under his wings you will find refuge; his faithfulness will be your shield and rampart. You will not fear the terror of night, nor the arrow that flies by day, nor the pestilence that stalks in the darkness, nor the plague that destroys at midday. A thousand may fall at your side, ten thousand at your right hand, but it will not come near you...For he will command his angels concerning you, to guard you in all your ways...‘Because he loves me,’ says the Lord, ‘I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him...’”* from **Psalms 91:1-1**

<https://www.crosswalk.com/blogs/debbie-mcdaniel/33-verses-to-remind-us--we-do-not-have-to-fear.html>