

BIBLICAL PRINCIPLES REGARDING FINANCES – APPLICATION TO COUPLES

INTRODUCTION:

Finances = area where there is the potential for a lot of tension and disagreements in marriage; Couples might come into the marriage with very different backgrounds and perspectives towards money ... There might be a lot of leftover worldly thinking and influence in your outlook towards money . . . or there just might be a bunch of nagging less clear issues where you don't share the same convictions

- you might think of areas where you and your spouse might see things differently
Wayne Mack rattled off a whole page full of possible areas of disagreement ... (p.92)
Anybody want to share any areas where you might have had to make some adjustments or learn to grow closer together in your perspective?

Cf. Taco Bell vs. Outback mentality

We need to realize that we are in a spiritual battle – that we face a lot of pressures to love money and pleasure more than God; to be covetous and discontent as we compare ourselves to others; to allow anxiety to undermine our faith in how God will provide for our future; and especially to be selfish in wanting to act independently in this area of finances rather than live out the one flesh relationship of unity that God desires for us.

This is an area where we need to have a biblical worldview; where we need to be on the same page with our spouse; where we need to understand the biblical principles and be applying them in very practical ways

2 Tim. 3:1-5 – Look at Paul's description of the perilous times in which we live – how many of these characteristics impact the area of our finances??

Remember Pastor Leake's messages from **1 Cor.6:11** – *“Such were some of you, but you were washed, you were sanctified, you were justified in the name of the Lord Jesus Christ and in the Spirit of our God”*

Big Idea: We need to make sure as couples that we are living transformed lives in this important area of our finances . . . rather than living as the unsaved

Let's list the important differences between the worldview of unsaved couples vs saved couples in this area of finances

6 KEY QUESTIONS THAT REVEAL A TRANSFORMED WORLDVIEW OF FINANCES

- What does the World say?
- What does the Bible say?

- 1) - What **Value / Priority** do they place on Money and Material Possessions? P. 95C
The World says: He who collects the most toys, wins; He who climbs to the top of the career ladder wins; Greed – never enough; Parable of Rich Fool -- **Luke 12:13-21**
The Bible says:
Matt 6:19-34 Priority of the Kingdom over Career / Material Possessions
Nail this down and you are in pretty good shape

2) - **How do we get Money** and Material Possessions?

The World says: let's quote from Nebuchadnezzar – he accumulated a lot of wealth and accomplishments and power: **Daniel 4:28-32**

The Bible says:

- combination of gift from God and strong work ethic p.94A / p. 98E

Cf. Chuck Witmer story when I was hired at Alban

3) - Who ultimately **Owens our Money**? P. 95B

The World says: What's mine is mine and nobody can tell me what to do with it!

Look at the little error that Ananias and Sapphira made: **Acts 5:1-6**

Think of the problems that presents in a marriage

Need for pre-nuptial agreements

Create His and Her bank accounts

The Bible says: We are charged with being faithful Stewards of what God owns

Not a steward who buries the one talent in the ground; but the one who wisely invests all that God has given for eternity

4) - What is the **Purpose of Money** – What should it be used for?

The World says: Whatever makes us happy; whatever makes us feel good; whatever might earn us some brownie points in the eyes of our fellow men or in the eyes of God -- what about all of the philanthropic works that people do?? Bill Gates giving \$\$ to this cause or that?? If not done for the glory of God – ultimately God says all of our righteousness is as filthy rags ... tainted with selfish motives

The Bible says: provide for the needs of our family; even extended family; care for the needy – especially the saved community – starting with our local church and extending out; investing in building the kingdom – evangelism, teaching, church building, etc.; glorify God and give Him thanks as a love offering for who He is and all He has done for us

5) - What Principles Should Regulate our **Giving**? P. 100G

The World says: Look at the self righteous Pharisees – **Matt. 6:1-4**

The Bible says:

2 Cor 9:6-15 Principles of Giving

Privilege of giving – begging for the privilege of giving

Giving beyond their means; out of their poverty – not just according to some Budget

Sacrificial Giving – tithing is not the NT rule

Mark 12:43-44 Widow's mite – Sacrificial Giving

6) - **How Should we ensure the Financial Security of our future?** – very complex question

The World says: We need to **save** for all possible future contingencies;

Cf. college fund – counsel from my father – not bad counsel

We need to buy every type of **insurance** imaginable;

We need to plan for **retirement** and make sure that we will be comfortable and able to provide for all of our wants and pleasures

You can make a lot of arguments from Proverbs ... but don't forget what we just looked at regarding the Widow's Mite

What about the examples of faith ministries like a George Mueller; a Hudson Taylor – sounds too spiritual?? What would the Lord say??

The Bible says: We need to act responsibly; we need to plan as we are able; but we need ultimately to have our confidence in the providential provision of El Shaddai – this frees us to invest our money and time and talents aggressively for eternity

Personal example: have you ever been down to your last nickel?? My experience at seminary with the pot pies

Now that I have so much more money and security ... am I trusting the Lord less??

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- 4 Dangers to Avoid??

1) Living beyond your Means – leveraging credit in a presumptuous fashion

Owe no man anything

Make it a practice to carry no credit card debt

When it is appropriate to borrow?? Don't like the Scriptures Mack uses p.103

2) Falling prey to Get Rich Quick schemes

If it sounds too good to be true, it is too good to be true

Can you believe the nerve of deceitful hucksters??

Nigerian emails

False bills for trumped up goods and services

Lottery and gambling mentality

3) Not giving God the opportunity to provide in His timing and in His way

- importance of prayer

- importance of patience

4) Neglecting the counsel of your spouse – how important is it to function as a team in this important area of finances

Cf. my investment in Future Link

One flesh relationship – Mack started with this important principle – p. 91