

# Family Finances

Money is an important matter of discussion between husbands and wives. We can be thankful that the Bible has things to say about managing money. Our society seems to be giving families all the wrong messages about it. Let's see what God says about this subject, and do our best to follow scriptural principles in our family finances. The basic teachings of God's Word on this subject are in the book of Proverbs. Here are five principles to apply.

## 1. Wisdom.

Money, saving, spending, and giving are prime subjects in the Book of Proverbs. Notice in Chapter 1 that the first mention of money is in regard to robbery (vs. 10-19). The message is that ill-gotten gain hurts the one that stole it. Then this book begins to talk about wisdom (vs. 20-33). Wisdom is symbolically a woman crying out in the city for "simple ones" to listen and receive the blessings she alone can give. The reader is urged in Chapter 1 to listen to wisdom, and in Chapter 2 to seek for wisdom. Chapter 3 tells us that "the man that findeth wisdom" will be happy (See vs. 13-26), and will gain "riches and honor" (See also Proverbs 8:14-21). We can see from the Book of Proverbs that "riches" are not always silver and gold, but we also see that financial blessings are included in those good things that come from being spiritually wise. The best thing a couple can do for their financial wellbeing is to seek God's wisdom. Pray for His leading in all financial decisions (James 1:5). Follow biblical principles in every aspect of your lives, and God will bless you. God's wisdom is often the opposite of conventional wisdom. He says in Proverbs 6:1-5 that co-signing for loans destroys friendships rather than helping them. Proverbs 5, 6, and 7 say that sexual infidelity in marriage brings financial disaster, and that a man who yields to this temptation is not a conqueror; he's been conquered! Study the Bible together as husband and wife. Commit yourselves to handling money God's way!

## 2. Faith.

After commanding the young man to heed, seek, and remember God's wisdom, the Book of Proverbs says, "Trust in the Lord" (Proverbs 3:5-6). "Without faith it is impossible to please Him," says Hebrews 11:6. Faith in God must be part of a Christian family's financial thinking. Believe that God keeps His promises, and then act as if He does. Believe that God supplies our needs (Psalm 23), and then live according to the supply God has given you. Proverbs 22:7 warns us against going into debt. Most debt among believers is the result of unbelief and discontent. Are we willing to trust God about what we really need, or will we continually overrule His will by the use of a plastic card? On the other hand, are we willing to "take a risk" based on God's promises and believe the Lord about the supply of our needs (Notice Proverbs 11:24-25 and 19:17)?

## 3. Worship.

The next principle presented in Proverbs about money is that of honoring God with the firstfruits.

"Honor 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)

Simply stated, this is tithing--expressing our allegiance to Almighty God, and our faith in Him, by giving at His House (Genesis 28:22, Exodus 23:19, Malachi 3:10, Matthew 23:23) the first tenth of our incomes. God expects His children to do this. By tithing, we put the Lord first in our financing dealings. See what Matthew 6:33 says about putting God first. Tithing is a kind of worship because it expresses submission to God's ownership and rulership over our lives (Read Genesis 14:17-23). Start tithing right away. Anyone can "afford" to tithe for two reasons: (1) it is a percentage not a certain amount that we give, and (2) God has promised to bless tithers financially (Be sure you have read all the scriptures mentioned above).

## 4. Faithfulness.

After talking about wisdom, faith and worship, Proverbs 3 again speaks of wisdom. In verses 13-35, much is said about wisdom's benefits, and some is said about wisdom's principles. The principle in verses 27-29 is simply that we should pay our bills. To withhold payment when we owe the money and have the money is to "devise...evil against thy neighbor." See what Jesus said in Luke 16:1-12 about the importance of faithfulness in financial matters. Many Christians ruin their witness for Christ by not paying their bills. Normally, faithfulness and promptness in bill-paying are simply matters of planning, priorities, and discipline. What are our priorities? Are they not properly in this order: Tithe, Bills, Needs? Shall we rob our creditors to supply our needs? No--robbery is wrong (See Proverbs 6:30-31). Stealing to supply real needs is understandable, but is still wrong and punishable. If a crisis or mismanagement forces a family to decide between bills and needs, why can they not ask their creditor for permission to borrow his money a little longer in order to cover a need? Our Christian testimony can be ruined just because we are too proud or cowardly to talk with the creditor directly. How sad! Planning is important to faithfulness, and also discipline to stick to our plans! See Proverbs 4:26-27. Planned finances involve a budget of some sort (the terrible "b" word!). A budget worked out in a kind and realistic way by both husband and wife can save a lot of problems, a lot of arguments, and a lot of misery.

## 5. Work.

Proverbs 6 admonishes us to watch the ants and follow their example of initiative, foresightedness, and work (Read vs. 1-11). Then we are told that a "sluggard" who loves to sleep will eventually (and certainly) come to poverty. Proverbs very often tells us to work hard if we want to have the finances we need. Look at Proverbs 10:4, 13:4, and 21:5. Work is the normal means of obtaining what we need, according to the Bible. Let no one think that prayer, or faith, or tithing may take the place of work in meeting our monetary requirements. Husbands should get jobs; wives should work hard at home; kids should do their part. It is interesting that a wife can usually help as much in meeting the family's financial needs by working hard at home as if she takes a job outside of the home. A higher tax bracket, as well as the cost of commuting to work, eating on the job, and babysitting the children often "eat up" the improved income of a working mother. Work at home of the Proverbs 31 type will save a lot in truly unnecessary expenses. Anyway, hard work for everybody in the family is an important part of having the money that is needed.

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Wisdom and living by God's wisdom will save money and make money for any family. Faith will put the element of the supernatural into the picture. Worship by tithing will bring God's blessing upon the family's finances. Faithfulness will protect our testimony and our credit, and cause us to function in the right way financially. Work will generate money, and keep the family afloat. Put these principles into practice, and see what a difference they will make!