

THE MAN AND HIS MONEY

Developing Biblical Money Practices!

Maximizing Your Manhood as a leader
in financial needs!

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What Does Money Mean To You?

Lesson One

INTRODUCTION:

Money! *"How much do you want, honey?"* To which she replied, *"Oh, just a little!"* *"How little?"* the husband asked.

Money is one of the top battlegrounds for marital quarrels and it triggers various emotional reactions in the human breast. **Money -- a blessing or a curse.** Money is a necessity, but also when out of kilter it becomes a great source of evil. When I speak of a battleground, it does not mean that money is always the root problem. It is often merely a symptom of deeper underlying issues that may be unconscious and unspoken.

Marriage counselors have noted that there is often a connection between the kind of conflicts a couple has and the way the partners handle their money. Consider the following:

1. It is not uncommon to find the tendency on the part of one or both mates to impulsively "*want what they want*" as a means to get back at the other person for deeper hurts and unresolved conflicts.
2. The money battleground becomes a safer place to quarrel and to vent hostilities than to address the deeper-lying issues.
3. Stored-up resentments find their issues in the way we speak to each other about money matters and how we treat the other person.
4. It can become a tool to get back at the other person for other offenses.

One characteristic of life is that possessions tend to take on characteristics or symbolic meanings. An automobile is basically a means of transporting ourselves from one place to another. But, from the time of its invention, an automobile has developed other symbolic meanings. It symbolizes success, prestige, freedom, independence, and, to many men, even masculinity.

In a similar way, money takes on meanings other than just a means of exchange. In this regard there are many different approaches and attitudes that men and their wives have toward money and its meaning to life. While we are not looking at the Word of God at this point, yet we do need to understand some of the basic approaches to money issues that we see in the lives of various people. Recognizing these wrong approaches will help us to deal with this important factor in our lives.

AIM: Let's consider some underlying ways people approach money and how these approaches are played out in life.

Memory Verse: Luke 15:12

I. WRONG ATTITUDES TOWARD MONEY AND ITS USE

A. A "His and Hers" Attitude.

This is the "bathroom towel" attitude which sometimes occurs in families in which both the husband and wife are employed and one or both insist on keeping the money they earn separate from the other. Money is such a powerful force in our lives that most couples have great difficulty handling separate accounts skillfully. This flows over into a practice of a "*my and your attitude*" about many things in the home, instead of a unity and oneness that God planned.

B. An "I'll Pick Up the Check" Attitude

You can count on this person to pick up the check; he will even make a scene over the matter. This exhibitionistic spender has a need to impress others with his affluence or his generosity. Most importantly, he tries to bolster his own ego and self-worth. He works at reassuring himself of his importance and success.

This kind of person also will probably surround himself with all kinds of expensive adult toys -- boats, stereos, cameras, tape recorders, flashy cars, and clothes that bring respect (the right labels attached). Madison Avenue knows that this kind of person listens well to the latest sales pitch and what he ought to purchase in order to feel significant.

C. The "Commanding General" Attitude.

This is held by those who use money as the key to control others. It becomes a way of asserting, affirming and commanding dominance and control over

others, perhaps the wife.

Some wives have no idea about how much money their husbands make; and the husband so controls and scrutinizes every cent that the wife spends (which he so graciously gives her!) that she is deeply upset. He expects her to account for all of it, and especially what he thinks she has spent on unessentials. Many men become very controlling and very unkind in this matter.

This commanding general also uses his money to bestow favors upon those who are submissive to his dominance. Too often parents continue to use the checkbook to exercise control over the single or married children who are gone from home. The father does this to have control and for no other reason. How sad!

D. The "Here's a Dollar's Worth of Love" Attitude.

Such people think that love and other things in life can be purchased with money. Some men who are rather rigid and undemonstrative have difficulty establishing and maintaining any close, intimate relationships. In fact there are men who do not tolerate a close relationship, even though they are married.

Such a marriage is devoid of emotional wholeness, and yet the man may shower his wife with gifts that money can buy, feeling that surely this is love. Such a man does not express feelings of love or show any personal interest in his wife and yet believes he meets her needs with the things he buys for her. Truly the wife wants "him" and not what his money can supply.

This kind of *"dollar's worth of love"* approach means that this man is one who likely spends very little time with his children. He is making money and making it to the "top. " *Illness, retirement, or loss of a job will hit him especially hard at his most critical point -- his ability to earn. His very identity is wrapped up in what he can earn. He will probably feel useless and worthless if he eventually has no "dollar's worth of love" to give.*

E. The "Save for a Rainy Day" Attitude.

This is often held by the person who is in constant fear of impending financial doom -- loss of a job, economic depression, illness, or accident. Consequently, these people have a tendency to over save. And while doing so, there is great pressure in the home about every dollar that is spent and how it might have been saved.

Some of the older generation remember all too well the ragged clothes of their childhood and their barren Christmases, and so they are constantly burdened about the future. Such people may have a "pack-rat" attitude toward money, like some do about things they accumulate. These men do not give or tithe, and they likely do not have any goals in giving or supporting missions. Their thoughts are on the future. A man with this kind of attitude may at times even feel that his wife or children are trying to make off with his money, and he may be almost paranoid about it.

F. The "Use it Now" Attitude

Such people overspend, and are proud of the fact they are not saving any for their kids to fight over. They made it the hard way, so the kids can do the same. The children may not make it through college, but such a dad does not care.

The overspender often is trying to compensate for past deprivations. Some who grew up in destitute circumstances seem bent on a frenzied attempt to make up for all their past privations, and so they buy all the things they feel they missed as children. And they want to get it now.

This leads them deeper and deeper into debt as they pursue their impulses for the trinkets of an affluent society. "Buy now and save later" is the gospel of modern high-pressure salesmanship, and Madison Avenue salesmanship on TV is doing a very good job of selling us a bill of goods.

These spenders are indeed caught in the "rat race" for things -- and the rats are winning.

II. GOD-HONORING ATTITUDES ABOUT MONEY AND ITS USE

Money, like fire, is a faithful servant, but also a tyrannical master when out of control. Because of this, we must either master our money for God's glory or be forever intimidated and dominated by it or by the lack of it. Making peace with money is not easy.

The application of Biblical truths can bring great impact in our lives and bring a change in the wrong attitudes we so easily embrace. Lets look at some suggestions; and later in another lesson we will consider more Biblical principles and practices.

Make a study of these few verses and apply them to your own life. Write in the main thought which would apply to your own life.

A. God wants His own to prosper.

1. Psalm 35:27 _____
2. I Chronicles 29:12 _____
3. Genesis 39:3 _____
4. Joshua 1:8 _____
5. Isaiah 48:17 _____

In the parable of the talents, Jesus praised the servants who invested and multiplied their original investments. He condemned the servant who hid his talent and made no effort to increase it. This teaches us, among other things, that God does want to prosper His children so that we might serve Him better.

Prosperity does not necessarily mean having riches, but it does mean using finances for God's glory. It does mean to be free from financial bondage that so many Christians experience in daily life.

B. God desires for us to have heavenly dividends.

1. What does God say He will do if we are willing to give? Luke 8:38
2. What does abundant, liberal sowing bring? I Corinthians 9:6
3. Does God desire that we have sufficiency in all things? If so, how?
I Corinthians 9:8

The management of financial matters is just as much a part of our spiritual life as praying, witnessing, teaching, preaching, or any other aspect of daily Christian living.

C. God states that we are to be faithful stewards.

1. What is expected of us? I Corinthians 4:2
 2. What should we desire to hear from the Lord? Matthew 25:21
 3. According to I Peter 4:10, God has gifted each one of His children. What is He expecting from us?
 4. What does Romans 14:12 mean to you?
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Launching, Guiding and Application Questions:

1. Discuss the various ways wrong attitudes about money matters bring heartache and difficulty in the marriage.
2. As you were growing up, what wrong attitude toward finances did you see apparent in your parents' home? How does that affect you today?
3. Do you have open communication with your wife about money matters? In what ways do you need to improve in this area?
4. Do you have an operating budget?
5. In what ways do you think husbands fail in maintaining good financial management? List as many as you can think of in the order of their importance as you see it.
 - a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____
 - f. _____

QUOTES:

Modern man is frantically trying to earn enough to buy things he's too busy to enjoy.
-- Frank A. Clark

If a person gets his attitude toward money straight, it will help straighten out almost every other area of his life.
-- Billy Graham

Most Americans are members of the "debt" set.
-- Frank Tyger

Money in the bank is like toothpaste in the tube. Easy to take out, hard to put back.
-- Earl Wilson

Checking account: Something that needs month-to-month resuscitation.
-- Dana Robbins

Today women often push carts through supermarkets at speeds of over \$65.00 an hour.
-- Joseph Salak

Getting money is like digging with a needle; spending it is like water soaking into sand.
-- Japanese proverb 66

How Do You Look At Family Finances?

Lesson Two

Aim: Understanding and applying many basic Biblical principles to our every day financial concerns.

Memory Verses: I Timothy 6:6, 8

Introduction:

Problems with money are universal. Today one out of every five families live on the "abyss" of financial ruin. For many, this means that they are only one paycheck away from a crisis. If they were out of work more than two weeks, they would immediately be delinquent on many of their bills.

Every family must deal with the problem of what to do with what they have, or what to do about what they don't have in the way of finances. Often it is not what we earn that hurts us, but what we spend. Over many a home we could hang a sign with the words, "Till debt do us part."

The nature of money problems is internal as well as external. It is more dependent upon our thoughts, dealings, and Biblical approach than it is on the external aspects of how much we have to work with.

Husbands and wives often look at financial problems and needs from a different perspective. Maybe, when it is not our problem, we become indifferent. For example -- if the husband expects the wife to make the money stretch, pay all the bills, etc., he can easily become very indifferent to the pressures that she experiences.

The spouses must have empathy and feeling toward their mates concerning financial differences, and be able to talk things out to a total understanding and appreciation of the other person's viewpoint. Both mates must have an earnest desire and willingness to communicate until they meet the needs and solve the problems that may be evident in their own situation.

I. THE FAMILY MUST ADOPT A BIBLICAL VIEW OF MONEY.

It would be good to thoroughly study I Timothy 6:6-18 as a background.

A. Everything belongs to God. (See Psalm 24:1; I Chronicles 29:11.)

B. God is the One who gives us the ability to make money.
(See Deuteronomy 8: 18; I Chronicles 29:11, 12, 14; I Corinthians 4:7.)

C. Covetousness, discontentment, and worry about money matters is sin!
(See Matthew 6:25-34; Philippians 4:11; Colossians 3:1-3; I Timothy 6:8; Hebrews 13:5.)

D. There are many things more valuable than money.
(See Proverbs 15:16,17; 22:1; Luke 12:15; I Timothy 6:6,9.)

All the following are more valuable than anything money can buy: righteousness, wisdom, understanding, a good name, loving favor, godliness, health, contentment, friends, home, family, mate, and love, etc.

E. Our family financial practice must give priority to giving!

(See Proverbs 14:21; 19:17; Luke 6:38; Ephesians 4:28; II Corinthians 9:7.)

F. God expects a man to do honest, hard work. (See Genesis 3:17,18; Exodus 20:9; Proverbs 6:6-11; 14:23.)

Biblical principles about money -- by Dr. Gene A. Getz,
condensed ideas from his writings:

1. The "love of money" is wrong; that is, to value material things above spiritual things; to accumulate money for purely personal gain and advantage. (I Timothy 6:6-17)
2. To obtain money in deceitful and dishonest ways is a violation of God's laws. (Luke 12:15)
3. To use money for personal status and power is a selfish use of personal possessions. (Luke 6:38; Luke 16:8-13)
4. Every Christian is to give regularly and proportionally, according to the way God has prospered him. (I Corinthians 16:1-4; II Corinthians 9:6, 7)
5. Christians are to use their material possessions to care for other Christians who are in need. (See Acts 4:32-35, II Corinthians 8)
6. Christians are not to be lazy or irresponsible, living off other people. This is sin. (II Thessalonians 3:6-15)

II. A FAMILY MUST ADOPT A PRACTICAL FINANCIAL PLAN OF ACTION.

**A. We must prayerfully and carefully plan how to spend, invest, and give away the money which God has entrusted to us. **

(See Proverbs 2:1-11; 3:4-22; I Corinthians 4:2.)

B. We must learn to live within our income! (See Proverbs 22:3, 7; Romans 13:7, 8.)

C. We must read good Biblical books on this subject which will give us a basis of evaluation.

1. You must formulate a good plan that will work in all situations. Develop a good, workable budget.
2. Take time to determine your true income.
3. Take time to record a complete, detailed list of where your money goes now. Keep records of every expense and all income for a period of time. See how you are spending the finances God has given you, even every penny of cash usage.
4. Determine your spending priorities before you spend.
5. Where there are more expenses than income, you must either increase your income or decrease the expense. Maybe you are spending money foolishly?

A couple needs to take these principles seriously, build genuine unity and establish a foundation on which to build.

III. A FAMILY MUST TAKE THE TIME TO MAKE GENUINE PLANS FOR THE FUTURE.

- A. Plan for the children's education -- grade school through college.**
- B. Plan for the care of the family in the event of death.**
- C. Plan for the family's needs by preparing a will, and/or a revocable living trust.**
- D. Plan for parents in their old age.**
- E. Plan for retirement.**

Launching, guiding, and application questions.

1. How does God use both the abundance or the lack of finances to give direction to our lives?
2. Does God desire to use financial matters to help us walk by faith? If so, how?
3. How would you answer another person who clearly doubts that God expects us to make financial plans, save, invest, or in general become concerned about material things?
4. How would you develop a balance between not worrying about material things, and a concern about your stewardship?
5. What thought is expressed in Exodus 35: 5, 29?

QUOTES:

Make all you can, save all you can, give all you can. --John Wesley

Easy credit is what makes people uneasy later.

If your outgo exceeds you income, then your upkeep will be your downfall. -- Bill Earle

Sign in finance company window: Loans -- for those who have everything but haven't paid for all of it yet.

Make money your god, and it will plague you like the devil. -- Henry Fielding

It is good to have money and the things that money can buy, but it's good too to check up once in a while and make sure you haven't lost the things that money can't buy.
-- George H. Lorimer

How Does God Teach Us Through Our Finances?

Lesson Three

Aim: To help every man to enter into the lessons that God desires to teach us.

Scripture Memory: Philippians 4:19

Introduction:

God's word has much to say about money. Jesus talked more about money and material things than He did of heaven, hell, or most any other subject. Men, if we really love the Lord, we will desire to be victorious with material things. But so often in the handling of temporal things, few of us really are successful in serving the Lord.

You and I will never be able to have God's true riches (the spiritual blessings God has for us) until we learn to *"be faithful with the unrighteous mammon,"* or money. (See Luke 16:11.) *"If therefore ye have not been faithful in the unrighteous mammon [money], who will commit to your trust the true riches?"* (See Job 1:21; Deuteronomy 8:13, 14, 18; Proverbs 10:22.) There are certain things that God desires to teach us in our day-to-day handling of our finances. This is the subject we want to consider.

I. GOD USES FINANCES TO MEET OUR BASIC NEEDS.

(See Philippians 4:19.)

Many feel that money and happiness go hand in hand, but that is not true. It often appears that the more substance God gives us, the harder it is to live for Him and to honor Him with His portion. God tells us in Proverbs 10:22, *"The blessing of the LORD, it makes rich, and He addeth no sorrow with it."* Much of the sorrow people experience comes because of poor handling of their finances. If we just obeyed the Lord in the handling of our money, it would make a big difference.

The promise of Philippians 4:19 is conditioned by our faithful, regular giving to support the work of God. This promise was given to a church and a people who had ministered to Paul in material things, according to their ability and according to Paul's need. If we serve the Lord fully and totally, then God will assume the responsibility of supplying our needs. (See Matthew 6:31, 32.)

II. GOD USES FINANCES TO PROVE HIS POWER.

The eyes of the Lord run to and fro throughout the whole earth for the purpose that He might bless those whose hearts are perfect toward Him. God desires to prove His provision, love and power to those who want to please Him. (See I I Chronicles 16:9.)

A. See Malachi 3:10. If we give or bring the tithe into the storehouse (or the local church), then God will prove His power and open the windows of heaven and pour out blessing.

B. See II Corinthians 9:8. When we prove our obedience and faith in God's Word by our tithing and sacrificial giving, then God's grace is poured out. (See also Matthew 6: 11.)

- C. **See Hebrews 11:6.** It is by faith that we please God. It is through a walk by faith that we will be rewarded. When we give as we ought, it will be necessary for us to walk by faith, trusting God to prove Himself in our lives. (See Malachi 3:10; Hebrews 11:1.)

III. GOD USES FINANCES TO DIRECT OUR LIVES.

(See Matthew 6:24, 31-33.)

If we are seeking to walk in His perfect will, then God will supply our needs. At times God's providential will for us is made clear to us by the way He supplies or withholds. (See Psalm 37:23; 78:72.) We need to be very sensitive to the will of God through His supply or withholding of means. Too often we go into debt in order to *"have our own way."* Then the *"things"* we secured become a great weight and a sorrow to us. (See I John 2:15-17; Hebrews 12:1-3.) It is not wise to move ahead until we know the finances have been provided or that God is directing in a very definite way.

Hudson Taylor wrote, *"God's work done in God's way will not lack God's support."* I think that this is particularly true in the work of the Lord; and this principle can to a degree be applied to our experience as families, as well.

IV. GOD USES FINANCES TO TEACH US FINANCIAL FREEDOM.

A. As men we need to lead our families away from deep debt.

Deep debt would especially be any indebtedness which encumbers our ability to serve the Lord. This debt is probably most any kind of bill other than a house payment. I am thinking particularly of the use of credit cards, revolving credit, etc.

To be free from debt also is to not owe more than I have in cash or assets, and not have any bill past due. (See Romans 13:8; Proverbs 22:7.) The worry, stress, and anxiety over unnecessary debt can be a very serious deterrent to the Christian life. Financial pressures can be very stressful and can cause a family much heartache.

B. As men we need to lead our families away from the love of money.

(See I Timothy 6:9.) We must be careful that we are not focusing our affections on the goal of getting rich. If God wanted to lead you elsewhere, possibly to the mission field, would your financial picture prevent you from going?

C. As men we need to lead our families away from financial entanglements. Do any of the following affect your life?

1. indebtedness?
2. pressure of bills?
3. concern over investments? -- Matthew 13:22
4. poor budgeting?
5. building your life around things? -- Luke 15:12
6. scheming to get rich? -- Proverbs 28:22
7. guilt about unfair dealings? -- James 5:1-4
8. love for the things of the world? -- Colossians 3: 1-4

We should never allow the cares of business matters or the worry of financial investments to crowd out our personal concentration on loving the Lord and delighting in His Word. (See Matthew 6:19, 33; 13:22; II Timothy 2:4.)

V. GOD USES MONEY TO HELP US FACE OURSELVES.

What if God does not seem to supply what we think is a need? If the funds to buy an item are insufficient and God does not seem to supply the money, you should ask the following questions:

A. Do I really need it? or is it just a fancied desire?

B . Did I misspend the money God already supplied for it?

C. Have I violated some financial principle?

1. have I been stingy? -- Proverbs 11:24; Malachi 3:10, 11
2. have I been hasty? -- Proverbs 28:22
3. have I been stubborn? -- Proverbs 13:7, 8
4. have I been lazy? -- Proverbs 20: 13; 6:10, 11
5. have I been crafty? -- Proverbs 28:18-20
6. have I am I gluttonous? -- Proverbs 23:21

VI. GOD USES MONEY TO STRENGTHEN OUR FAITH.

(See Matthew 7:7, 8; II Corinthians 9: 8.)

If we will walk by faith (See Exodus 19:4; Psalm 78:72), we will experience great joy in managing finances and material things for the Lord.

VII. GOD USES MONEY SO HE CAN BECOME OUR MANAGER.

A. God is trying to teach all of us men many things in the use of money, and material things, and through financial matters or decisions.

B. If we would only "listen to God," what a big difference it would make! If we would allow the Lord to teach us from His Word, we would relieve ourselves of much sorrow and trouble.

C. In Proverbs 3:7-10, God gives us some directives as to what our attitudes ought to be concerning financial matters, and what our responsibility is toward Him.

D. We must learn to trust God, to fear Him, to depart from evil, and to honor the Lord with our substance and with the first fruits of all our increase. In fulfilling our stewardship, we will find that if we make God our manager it will make a big difference.

Launching, application, and guiding questions:

- 1 . What does Philippians 4:19 mean to you? Have you taught your children the promise God has given here, and what they must do to have it fulfilled in their lives? What is the requirement for God to fulfill this?
2. How does Psalm 37:23 apply to financial matters? How would you make this real in your own life?
3. Make a thorough study of Matthew 6:24-34, and list every truth and principle that you note therein that affects your attitudes and practice in financial matters.

Biblical study about our Stewardship: Look up the following verses and find some truth(s) that you can apply to your own life:

1. Romans 6:13 _____
2. I Corinthians 3:14, 15 _____
3. Colossians 3:17 _____
4. Malachi 3: 8, 9 _____
5. Romans 14:9 _____
6. I Peter 4:10 _____

QUOTES:

It is easy to meet your expenses these days. In fact, you meet them every time you turn around. -- Grit magazine

Part of today's problem is that our paychecks are minus tax, and our bills are plus. -- John Raudonis

Recession: when the man next door loses his job. Depression: when you lose your job. Panic: when your wife loses her job.

Money will only buy things that are for sale, and happiness is not one of them. The two greatest blessings in this life are love and achievement.

If your financial matters make you dog tired at night, maybe it's because -- all day you growled about the matter? --E. Watke