

Principles In Managing Money

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Finances can be one of the most divisive forces in marriage.

1. The husband has his ideas about money and the wife has hers. They may not be the same at all.
2. He may think money is very important/ and she might not think so.
3. He may feel that saving is not important / she feels they ought to save for the future and for emergencies.
4. One spouse may be concerned about giving (tithing) and the other isn't.
5. Maybe he chooses a job primarily on the basis of salary and other financial benefits. She may be more concerned about where they live, environment, closeness to parents, a Biblical church, their friends, or a Christian school.
6. He may be inclined to spend money freely on amusements, entertainment, recreation, vacations, etc., and she is more cautious.
7. He may want to work as much as possible to get gain, (be gone on jobs for two weeks if need be, etc.) and she is concerned about many other things for money isn't everything.
8. She may be materialistic minded and desires much of this world's goods thus keeping her husband working long hours to provide for her covetous desires. What is important, what should be the priorities they both embrace?
9. Finances in a home can be a fellowship or a fury! They can be a blessing or a blight.
10. Larry Burkett says that 40% of divorces take place because of financial problems, and in 80% of the divorces money problems are a part of the involvement.

Basic Bible Principles:

I. The subject of finances is very important -- We see this in:

1. The fact that God's Word has so much to say about this subject. There are over 200 verses in Scripture about money matters.
2. Christ gave 38 parables and of those 17 dealt with material things -- where we got things, how it affects us, and what we do with material things, or money.
3. The fact that deep debt brings great problems. It means bondage and brings a lot of strife, heartache, and a great many sorrows.
4. The average person in the United States has over \$8,000.00 in credit card debt. This is deep debt and means a great loss of money paid out in finance charges or interest or other kinds of losses.
5. God wants us to have financial freedom and not financial bondage. To be in

bondage because of debt is a sin.

6. Today one out of every five families is on the *abyss* of financial ruin. In many cases they are but one pay check away from insolvency.

II. Problems with money are universal:

1. We either must deal with the problem of what to DO with what we DO HAVE or what to DO about what we DON'T HAVE.
2. The nature of money problems is internal, and not external. It is not what we earn that hurts us... but what we spend or how we handle it.
3. Over many a door one could hang the words... "*Till debt do us part.*"
4. Since husbands and wives look at money matters differently/ it is easy for one or the other to be indifferent. We must have empathy and feeling toward our mates concerning financial differences.
5. We must have an earnest desire and willingness to communicate until we meet the need and solve the problems.

III. Financial matters are a part of our spiritual life.

How we handle money, or material things and what it does to us has as much to do with our spiritual life as our prayer life, Bible reading, church attendance, or service.

Christ spoke more about material things --how it effects us, whether we have abundance or little, etc. -- than many other subjects.

IV. We Must Adopt a Biblical View Of Money (I Timothy 6:6-18)

(Write phrases from these verses that prove the point.)

1. Everything belongs to God.

Psalm 24:1 _____
_____.

I Chronicles 29:11 _____

2. God is the One who gives us the ability to make money.

Deuteronomy 8:18 _____

I Chronicles 29:11, 12, 14 _____

3. There are many things more valuable than money or material things.

Luke 12:15 _____

Write a list of things money can't buy, therefore are more important than money or material things.

4. Covetousness, discontentment, and worry about money are sin.

I Timothy 6:8

Philippians 4:11

Matthew 6:25-34

5. Our financial practice must give priority to giving.

Luke 6:38 _____

II Cor. 9:7 _____

Eph. 4:28 _____

6. God expects man to do honest, hard work.

Exod. 20:9 _____

Gen. 3:17, 18 _____

Prov. 13:11 _____

7. We must prayerfully and carefully plan how to spend the money which God has entrusted to us! I Cor. 4:2 _____

Prov. 20:18 _____

8. We must learn to live within our income. (To NOT pay our bills on time is to be dishonest toward others. We are robbing them from being able to care for their bills or needs in a timely fashion.)

Prov. 22:7 _____

Rom. 13:8

Eph. 4:25

9. To obtain money or material things in a deceitful and dishonest way is a violation of God's laws. Luke 12:15

God commands that we do not steal. (Exod. 20)

10. Christians are not to be lazy or irresponsible, living off other people. This is sin! II Thess. 3:6-15
