

Biblical Finances

Biblical Soul-Care Workshops

**THE GOSPEL
INSTITUTE**

Week 7
Pre-Marriage
Counseling Series
08/07/16



I. INTRODUCTION – Biblical Finances

- **Why this class on finances for pre-marital counseling?**
- **What this class is not**

What this class is

- God's principles about wealth (2 Tim. 3:15-17)
- Our responsibilities to Him (Deut. 32:47)



I. INTRODUCTION – Biblical Finances

- **The Main Take-Away for Today**

“LORDSHIP”

1. **God owns everything, including us and our money (Deut. 10:14; 1 Chron. 29:11-12; Ps. 24:1, 50:10-12; Hag. 2:8)**
2. **We are stewards of God in everything (Gen. 1:26-31; 1 Cor. 4:1-2)**
3. **How we handle our money affects our relationship with the Lord (Matt. 25:14-46; Luke 16:11)**
4. **Gratitude, joy, and contentment (godliness) are the primary measures of our financial “success” (Deut. 28:47-48; 1:Phil. 4:4, 11-13; 1 Thess. 5:16-19)**



II. CONTEXT - Biblical Finances

Four Heart Questions: A Decision-Making Framework


1. **“Theological”** (Matt. 22:37-38; Jn. 4:22-24; 1 Cor. 10:31)
2. **“Interpersonal”** (Matt. 22:39; Rom. 14:7-13; Phil. 2:3-5)
3. **“Ethical”** (Gen. 3:5; Matt. 6:33; 1 Pet. 1:15)
4. **“Existential”** (Jn. 8:32; Phil. 4:7)



II. CONTEXT - Biblical Finances

Four Reasons Why Marriage/Family Are Important:

1. **“Values Exchange”** – to the next generation (Deut. 6:1-9; Eph. 6:4)
2. **“Building Blocks”** – for society’s welfare (Ex. 20:12; Jdg 21:24-25)
3. **“Reflection”** – the image of God on earth (Gen. 1:26-28)
4. **“Worship”** – relationship of God with His people (Eph. 5:22-33)



III. THE PROBLEM - Money and Family

The Seven Phases of the Family Life Cycle:

1. “Early Marriage” (ages 21-30) – no children
2. “Expanding Family” (ages 25-35) – preschool children (at home)
3. “Developmental Family” (ages 30-40) - school age children
4. “Maturing Family” (ages 35-45) - teenage children
5. “Launching Family” (ages 40-50) – children leaving the home
6. “Empty-Nest Family” (ages 45-65) – adult children
7. “Later Life Family (ages 65+) – retirement, illness, death



III. THE PROBLEM - Money and Family

The Four-Fold Problem We Have:

We fail in the following:

1. **Planning** (Prov. 14:15, 16:1-3, 16:9, 19:2-3, 21:5)
2. **Decision-making** (Prov. 1:7, 9:6, 16:3, 33, 23:19, 23:26)
3. **Diligence** (Prov. 5:23, 10:4, 19:15, 28:19)
4. **Accountability** (Prov. 1:5, 11:4, 12:15, 15:22, 18:1, 20:18, 27:9)



IV. THE ESSENTIALS – What’s Needed

TEN QUESTIONS TO ANSWER:

1. What do we need most in handling our finances?
2. What does the world say we need?
3. What does God say we need?
4. What is the answer Scripture gives?

“WISDOM”

5. What is wisdom? (Prov. 1:7, 9:10; Eccl. 12:13-14, 1Cor. 1:24)

“The skill or ability to live life well before God”

“Christ is the wisdom of God”



IV. THE ESSENTIALS – What’s Needed

TEN QUESTIONS TO ANSWER:

6. How is wisdom gained?

7. How can wisdom be lost?

**8. Where is wisdom first and foremost applied in our finances?
(Prov. 1:8-9, 4:20-27)**

**9. What promises does wisdom from God offer to us?
(Prov. 1:20-3:35)**

**10. How is wisdom exercised and put into practice? What is
“success” (Prov. 3:5-12)?**

V. GOD'S PRINCIPLES: Biblical Finances



Crown
Financial
Ministries



GOD'S PRINCIPLES: Biblical Finances

God's Principles: Four Areas to Exam

1. Character
 - Wisdom
 - Foolishness

2. Acquiring Wealth
 - Work
 - Savings
 - Investing

3. Using Wealth
 - Spending
 - Giving

4. Debt



GOD'S PRINCIPLES: Biblical Finances

The Biblical Mandate – General

(applies to each of the four areas of finances)

The Command:

“You Shall Be Holy” (like the One Who Called You)”

“Be Imitators of God, as Beloved Children”

The Reason: “For I am Holy”

(Lev. 20:26; Matt. 5:13-16, 5:48; 1 Pet. 1:15-16; Eph. 5:1, 2 Cor. 5:9, 2 Cor. 5:14-21)



GOD'S PRINCIPLES: Biblical Finances

1. Character: A Biblical Mindset (Eternity)

1. God owns “everything” (Ps. 24:1; Acts 17:24-25)
2. Man was created for stewardship of the earth and its resources (Gen. 1:28)
3. All wealth comes from God (Deut. 8:18; 1 Chron. 29:10-16)
4. Our priority is God (Matt. 6:33)
5. Our sufficiency is Christ (Phil. 4:11-13)
6. Two World-View Formulas (1 Tim. 6:6) –
 - Wrong: **God + Wealth (material) = Contentment**
 - Right: **God + Contentment = Wealth (spiritual)**



GOD'S PRINCIPLES: Biblical Finances

1. Character: Biblical Virtues and Vices

Virtues (Wisdom)

- Faithfulness
- Selflessness (love)
- Diligence
- Generosity (mercy)
- Honesty
- Contentment (gratitude)

Vices (Sin/Foolishness)

- Pride
- Selfishness
- Laziness
- Covetousness (greed)
- Deceit
- Envy (ingratitude)



GOD'S PRINCIPLES: Biblical Finances

2. Acquiring Wealth

A. Work

B. Savings

C. Investing



GOD'S PRINCIPLES: Biblical Finances

2. Acquiring Wealth – “Work”

1. The Biblical Mandate: “Render Service as to the Lord”

(the Creation mandate – Gen. 1:28, 2:15; Eph. 6:5-9; Col. 3:22-24)

2. How to: heartily (Eccl. 9:10; Col. 3:23), diligently (Prov. 6:6-11), attentively (Prov. 27:23-24), excellently (Prov. 22:29), and joyfully (Eccl. 2:24-26)

3. How not to: lazily (Prov. 26:14), deceitfully (Prov. 14:8; Eph. 4:28), daydreaming (Prov. 14:23), or with oppression (James 5:1-6)

4. Why? So that we might provide for:

- Our selves (2 Thess. 3:10)
- Our families (1 Tim. 5:8)
- Others (Eph. 4:28)



GOD'S PRINCIPLES: Biblical Finances

2. Acquiring Wealth – “Savings”

1. The Biblical Mandate: “The ants gather their food in the summer” (Prov. 6:8, 10:4-5, 30:25; “*The Joseph Principle*” in Gen. 41)

2. How to: “gather little by little” (Prov. 13:11); “every week each one of you is to put aside and save” (1 Cor. 16:2)

3. The warning: “lest poverty come upon you” (Prov. 6:11, 24:34)

4. Why? So that we might provide and prepare for:

- For future adversity (Gen. 41; Prov. 6:6-11, 27:23-27)
- For future projects (Prov. 24:27 “build your house”, Lk 14:28)
- For future generations (Prov. 13:22, 19:14; 2Cor. 12:14; 1 Tim. 5:8)
- For old age (Eccl. 12:1-7)



GOD'S PRINCIPLES: Biblical Finances

2. Acquiring Wealth – “Investing”

1. The Biblical Mandate: “Do not lay up treasure for yourself, but for heaven” (Matt. 6:20-24). “Be rich toward God” (Luke 12:16-21)

2. How to: attentively (Prov. 27:23-24), carefully (Eccl. 11:1-6), and through the deployment of capital (Prov. 14:4)

“Where no oxen are, the manger is clean, But much revenue *comes* by the strength of the ox.”

3. The warning: (a) You can't take it with you (Luke 12:16-21), (b) You cannot serve two masters (Matt. 6:24), and (c) You should not hoard it (James 5:1-3).

4. Why? So that we might provide and prepare for:

- The uncertain future in this life (Prov. 27:1; Eccl. 5:13-16, 11:1-8)
- The certain future in eternity (1 Pet. 1:3-9)



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3. Using Wealth – “Spending”

- 1. The Biblical Mandate:** “Discipline yourself for the purpose of godliness, since it holds the promise of this present life and the life to come” (1Tim. 4:7-9)
- 2. The How To:** with contentment (1Tim. 6:6-11; Phil. 4:11-13)
- 3. The Warning:** pride (1Tim. 6:17), idolatry (1Tim. 6:10), uselessness (Matt. 13:22), forgetfulness (Deut. 8:1-14), and selfish consumption (James 4:3)
- 4. The Reason:** You will give an account for how you use it (Eccl. 12:13-14; Luke 16:1-13)



GOD'S PRINCIPLES: Biblical Finances

3. Using Wealth – “Giving”

- 1. The Biblical Mandate:** “Honor the Lord from your wealth, and from the first of all your produce” (Prov. 3:8-9)
- 2. The How To:** cheerfully, generously, and thankfully (2Cor. 9:6-9; Acts 20:35), lovingly (1Cor. 13:3), and as to the Lord Himself (Numbers 18:24; Prov. 3:8; Matt. 25:31-46)
- 3. The Warning:** against giving sparingly, grudgingly or under compulsion (2Cor. 9:6-7); or to be seen of men (Matt. 6:1-4)
- 4. The Reason:** You and others will be enriched and blessed, and God will be praised (Acts 20:35; 2Cor. 9:10-12)



GOD'S PRINCIPLES: Biblical Finances

4. Debt

1. **The Biblical Mandate:** “The rich rules over the poor, and the borrower becomes the lender’s slave” (Prov. 22:7)
2. **The Warning:** against borrowing and not repaying (Ps. 37:21), and against suretyship (Prov. 6:1, 20:16, 27:12-13)
3. **The Reason:** poverty and enslavement may overtake you
4. **Questions:**
 - Is there a biblical command against borrowing?
 - Is borrowing commended by God?
 - When is it “wise” to borrow? When “foolish”?
 - Is it right to lend to others? Charge interest?



VI. DECISION-MAKING - Finances

Seven Ways To Make Foolish Decisions:

- 1. Not Knowing Where You Are Going**
- 2. Keep Your Mind Closed**
- 3. Trust Your Emotions and Feelings**
- 4. Seek Signs**
- 5. Personal Revelation (Mysticism)**
- 6. Aim for the Bull's Eye**
- 7. Focus on the Problems, Not The Facts**



DECISION-MAKING - Finances

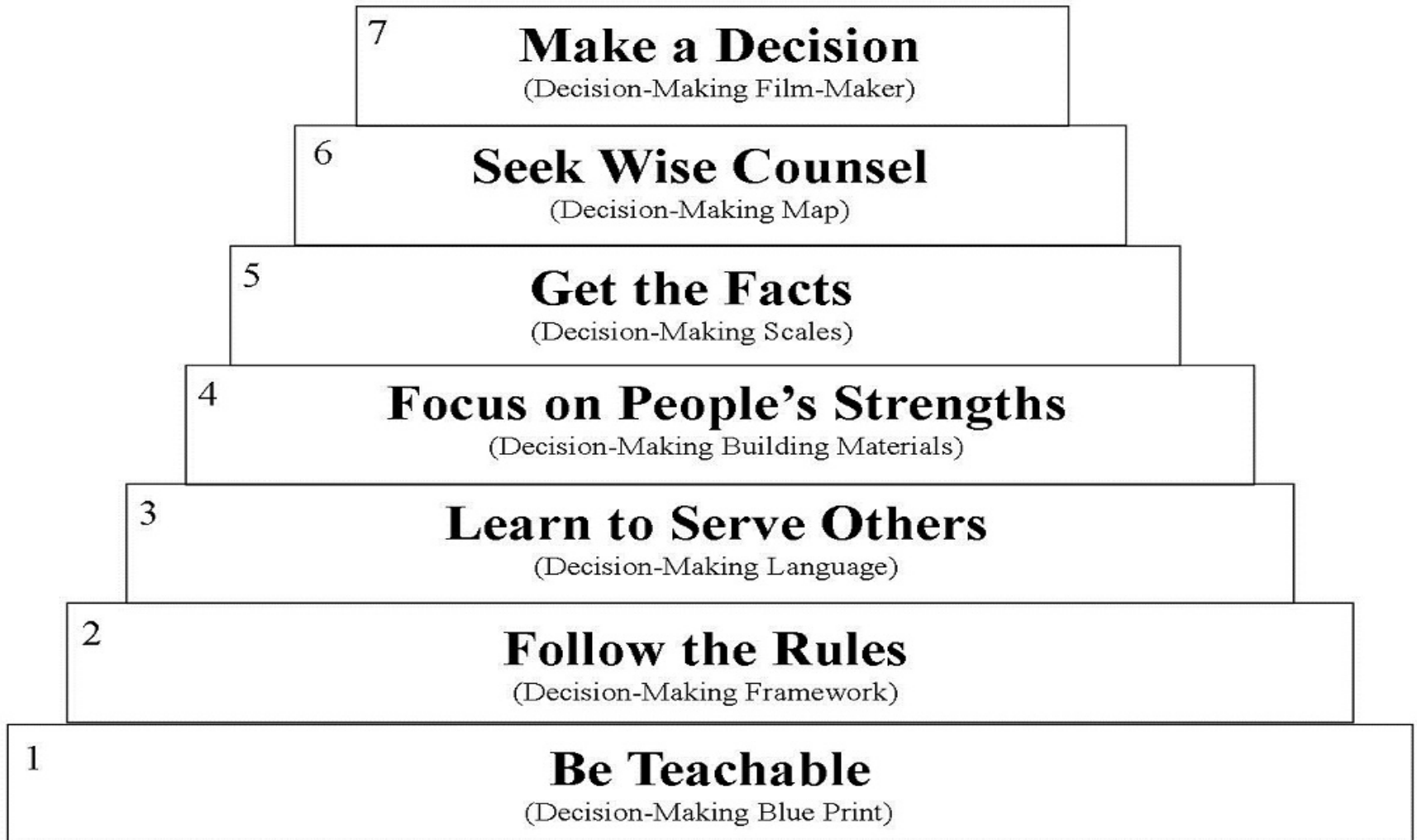
Five Common Types of Poor Decisions:

1. **“Godless” Decisions** (Ps. 10:3, Rom. 14:23)
2. **“Effortless” Decisions** (Prov. 14:15)
3. **“Painless” Decisions** (Prov. 22:13, 26:13, 29:25)
4. **“Profitless” Decisions** (Prov. 14:23)
5. **“Aimless” Decisions** (Prov. 29:18)



DECISION-MAKING PYRAMID

Seven Principles of Wise Decision Making





VII. BIBLICAL DISCERNMENT - Finances

1. Question: “How Can We Learn to Become a Faithful Steward?”
2. Answer: “Biblical Discernment” (Prov. 1:2-6)
3. What is biblical discernment?
 1. To learn to question, investigate, distinguish, separate, and decide (choose)
 2. To divide and choose truth from error; good from evil; the best from the average
 3. An exercise of the will to choose a God-honoring response to life’s situation (wisdom)
 4. A decision-making process that uses God’s Word as the ultimate standard



BIBLICAL DISCERNMENT - Finances

Discernment Principles:

1. Teaching a list of “do’s” and “don’ts” does not produce spiritual growth. Teaching the process of discernment plants a garden that bears much fruit.

- Phil. 4:6-9

2. Every believer has a mandate (as salt and light of the world) to discern and influence others

- Matthew 5:13-16



DECISION-MAKING - Finances

Four Steps in Biblical Discernment: Philippians 4:6-9

1. Put it to Prayer (trusting God)
2. Put it (the right things) into Your Mind
 - “think on these things”
3. Put it into a Pattern and Plan for Your Life
 - “the things you have learned and heard and see in me”
4. Put it into Practice
 - “practice these things” – develop godly habits