

Bible Study on The Christian Home – Handout 10
Developing a Christian Home Environment

Grace Bible Chapel

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What is our financial responsibility?

● **The Bible's revealed attitude toward money management:**

- In our society money is required as a means of exchange for goods and services. In order for most to eat (the exception may be some farmers) requires the exchange of money. Money is therefore a recognized essential consistent with food and covering (1 Tim 6:8). Like all non-moral things money of itself is not evil. It is the "love of money" (1 Tim 6:10) that is cautioned in the Word of God as a source of an evil attitude. Nothing should take the place of our relationship with God, or become too important (Prov 11:28; Mat 6:20). The Christian's ultimate goal is not to build his temporary kingdom in this world, but to focus on pleasing Christ and storing up treasures for the eternal life Christ has promised all persons united to and trusting in Him.
- Money can be used to be a blessing in the life of faith, or when skewed out of proportion as the object of inappropriate confidence and desire. The Christian must understand that unbelievers have their focus solely in this world, and therefore as money is the chief means of obtaining all the world provides, it replaces God as the object of greatest desire (1 Tim 6:9). The Christian on the other hand views money as a blessing from God to use what God has provided to assist in fulfilling what He has commanded. The Christian knows that His well-being is in God's hand (Prov 24:16).
- What is God's attitude toward the Christian earning money?
 - People are to work in order to make their way in the world (Gen 3:17-19; Prov 6:6-11; 14:23; 28:19; Eccl 9:10; Col 3:23-24; 2 Thess 3:6-12. Working for a wage is not only honorable, it is commanded as God's purpose for all mankind's well being.
 - Christians should have the mindset of personal responsibility to care for their own physical needs through work, and not to rely on others (2 Thess 3:6-12; Prov 6:6; 21:25; 22:13; 24:30).
 - Money is used of Satan to replace God and turn hearts away from God, and therefore earning, possessing, and spending money must be understood and handled biblically in wisdom (Prov 23:4-5; Mat 16:26; Luke 12:18; 16:13; 1 Tim 6:10; 6:17-19; James 5:1-6; 1 John 2:15; 3:17).
- What is God's attitude toward possessing money?
 - The Bible warns of a meaningless and selfish attitude of accumulation of wealth for the wrong purposes (Eccl 2:4-11; 5:10; Luke 12:18-19; James 5:1-6).
 - The Bible teaches there is an appropriate accumulation of wealth for personal and family provision (Prov 6:6-8; Eccl 7:12; 2 Cor 12:14; 2 Thess 3:8).
- What is God's attitude toward spending money?
 - Money, whatever wealth we control, belongs to God (Ps 24:1; Hag 2:8; 1 Cor 10:26; Ps 89:11; Ps 50:10; 1 Cor 6:19; Eccl 5:15).
 - Wealth is to be appreciated (Eccl 7:11; Deut 6:10-12). The Lord promises a glorious future (in glorious wealth) to all who trust in Him (Ps 1; Mat 19:29; Rev 22).
 - Wealth should be used as a means of blessing (Eccl 5:18-20; Prov 3:9-10; 22:29; Acts 20:34-35; Eph 4:28; 1 Thess 4:11-12; 2 Thess 3:12; 2 Cor 8:7-15; Heb 13:16; James 2:15-16; 1 John 3:17).
 - Money should be handled in righteousness (Lev 19:13; Prov 3:27-28; 11:1; Luke 3:12-13).
 - Money should be given liberally to God (His Church, kingdom, people) in a proper spirit of praise and thanksgiving (Mat 6:1-4; 1 Cor 13:3; 2 Cor 9:7).
- What is God's attitude toward managing household money?
 - Career
 - Planning for it (Prov 12:11; 21:5; 22:29).
 - Maintaining (Prov 10:4; 13:4) an appropriate income to meet obligations. Paul made tents (Acts 18:3). There is no indication that he was focused on his career, but there is little doubt that he did an excellent reliable job in all that he did (2 Thess 3:8-9; Eph 6:7).
 - Standard of living
 - Having a spirit of contentment within the bounds of what God has provided (Ps 37:16; 119:36; Prov 28:6; 30:8-9; Eccl 5:18-20; Mat 6:25-34; Phil 4:11-13; 1 Tim 6:8; Heb 13:5-6).
 - Ambition is appropriate in the sense of utilizing talents to the fullest (Eph 6:7; Eccl 9:10).
 - A person should enjoy the fruit of labor with a thankful heart (Eccl 2:24; 3:12-13; 3:22).

- Spending habits
 - All physical means and blessings come from God, and therefore people are not spending their own money, but Gods (Duet 8:17-18; 1 Sam 2:7; Col 3:17).
 - Every expenditure should be carefully considered. Money should be spent in wisdom (Luke 14:28; Prov 21:20; 22:3).
 - Spending money that a person really does not have to spend (foolishly borrowing) is a form of greed (1 Kings 21 “Naboth’s vineyard”; Eccl 5:10; James 4:1-4; Phil 2:21) – the call from reason is to live within ones means (what God provides) – this is contentment (Phil 4:12).
 - Taxes should be paid as part of our responsibility to God through government (Mat 22:20-21; Rom 13:1-6). On the other hand there should be a recognition that flawed and foolish government actions will lead to destruction and misery (Prov 29:2; 1 Kings 12:6-19 “the account of Rehoboam dividing Israel”). Christians in this democracy should vote for persons who most clearly promote righteous and prudent governmental policies.
- Savings
 - Emergency (Gen 41 “Joseph’s saving of Egypt during the drought” Prov 6:6-8) – It is wise for families to have money in reserve for emergencies. It is clear that life brings the unexpected (illness, disaster, job loss, appliance failures, unexpected expenses). It is only wise to maintain funds that can be used for such an event. The leader of any family should seek to keep the amount of disruption in life to a minimum. The object is to lead a “quiet and peaceable life in godliness and dignity” (1 Tim 2:2), and thereby keep the focus of the family undisrupted for devotion to God.
 - Retirement (Prov 13:11; 28:22) – One of the saddest situations is to grow old and not have the means of providing for one’s self. This places the person as a burden on their family, church, and community. The same kind of commitment of not being a burden to others during productive years should also apply to non-productive years. The adult should work wisely to prepare for the retirement years using all resources, and living frugally, so that as much as possible resources will be available for the later years (should they live).
 - Investments (Eccl 11:1-5) – investing is a part of the picture of saving for one’s later years, for emergencies, and providing an inheritance. Investing must be understood over a long span of time (Prov 13:11; 20:21). There is always the foolish tendency to spend whatever money is earned on the immediate. It is the “money burning a hole in the pocket” mentality. Like all matters requiring wisdom, investing should be thoughtfully practiced. With it there are risks inherent in this life that cannot be helped (need for diversification). However, as Ecclesiastes indicates, without wise but none-the-less investment risks there is no possibility of a future return that will be most valuable either in old age or to offspring.
 - Inheritance (Prov 13:22) – A physical inheritance in the history of Israel was expected, and was considered a blessing from God. As much as parents are able they should leave monetary and physical blessings to their children to support their well-being.
 - Children (2 Cor 12:14; 1 Tim 5:8) – Parents should wisely allocate money to provide for the education and preparation of their children (a jump start) to establish them to be able to provide for themselves.
 - Planning for major needs (Luke 14:28) – It is far better to position ones self to pay cash for family needs rather than purchasing by credit (Prov 22:7). The interest a person pays should be considered wasted money, and the tendency is to accumulate debt that will ultimately not only place the person at financial risk, but cause them misery.
- Debt (Prov 22:7; Rom 13:8; Ps 37:21) – the person owing money is no longer free. Being in debt is burdensome, troubling, and the source of many marriage breakups. Debt should be kept to an absolute minimum. It is often better to do without than to be in debt. Debt should be reserved for only those things one is sure are prudent, and necessary.
- Priorities – having a God honoring perspective of contentment (2 Cor 6:10; Heb 13:5), and that money is a means of serving God (2 Thess 3:6-8; Eph 4:28; Rom 12:8; 2 Cor 8:1-4).
- Budget (Prov 24:3-4; 27:23) – is the appropriate / knowledgeable means of controlling spending.
- **Conclusion:** Wealth should be considered a blessing to be managed within the mindset, guidance, and obedience to God’s Word. Harsh work conditions, and difficult living began with the fall, and with it greed. Money became a replacement for confidence that belongs exclusively to God. The Christian should restore the right perspective of using money as a means for God’s glory with thanksgiving.