

God's Blueprint For The Home

Lesson 10: God's Blueprint For Money In The Home



Discovering God's Word
Bible Study Series

God's Blueprint For The Home

Lesson 10: God's Blueprint For Money In The Home

Learn how God wants members of the home to handle and view money

Watch the free video or listen to the audio of this study @ www.godsaidso.com/dgw212

Discovering God's Word Bible Study Series

Study Number: DGW212

Written by Eric Krieg

About the author: My name is Eric Krieg. I am a disciple of Jesus, a Bible student, a truth seeker, and an evangelist. My interest is in using the Bible as my only guide in my faith. My desire is to help others understand the message of the Bible and pursue true, New Testament Christianity.

Copyright: Copyright © 2018 GodSaidSo Press. Please use this material to God's glory and honor. Feel free to copy and distribute this material in any way that will bring God glory and help souls to be saved. However, you may not take any of the material out of context or change the material in any way. Please provide the author with the proper credit for the material.

Scripture quotations: Unless otherwise indicated, all scripture quotations are taken from the New King James Version. Copyright © 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

My plea: It is my hope and prayer that you are searching for the truth that is contained in God's word, the Bible. My desire is to help you understand and obey these truths God has revealed in the pages of His word. It is to that end that I write this material. Please observe all of the Scripture references and evaluate whether the conclusions I have drawn are in harmony with God's word. If they are, I ask that you make honest application of those truths to your life and obey God's instructions.

**FIND MORE FROM THE DISCOVERING GOD'S WORD BIBLE STUDY SERIES @
WWW.GODSAIDSO.COM**

Lesson 10:

God's Blueprint For Money In The Home

One of the things that makes the home so unique is that people don't just share the relationships of a home, but they also share physical resources. So, they share an income and they share what is provided by that income, along with the bills that must be paid. Now, when everyone is interested in building according to God's blueprint, this is a wonderful thing that benefits everyone involved. But, when someone (or multiple people) is not interested in following God's blueprint, this can be a burdensome thing.

It should not surprise anyone, then, to be told that money and money trouble is cited as one of the leading causes for divorce (and, perhaps, the single leading cause for divorce). Yes, Satan has used this area to destroy the home as effectively as he has used any area. He wants to get husband and wife fighting about money and bills. He wants people not to be united in how they should handle money.

But, God has a blueprint for money. If every member of the home would learn and apply His blueprint, the problems about how to view and handle money would be eliminated (although individuals still have to exercise their own judgments in making applications). Then, if every member of the home would be committed to doing his/her part

regarding the home's finances (and not act in selfish ways), the home could function peacefully in this area.

So, while Satan is trying to destroy the home through the way people view and handle money, God has a solution for it! But, rather than dividing over the issue of handling money, members of the home need to unite around God's blueprint and pursue God's goals for the family's finances. Then, parents who pursue God's blueprint for their family's finances should also be interested in training their children in God's ways of viewing and handling money. Therefore, you are encouraged to hand over all your family's finances to God and allow His blueprint to shape and control your approach to money.

A God-Shaped View Of Money

Before a family can establish and implement some simple (but powerful) priorities for their finances, they must first be united in viewing money God's way. For, Proverbs 4:23 says, "Keep your heart with all diligence, For out of it spring the issues of life." So, what we think about things matters because our thoughts will impact our actions. Therefore, if we think about money God's way, we are more likely to handle money God's way. But, if we don't think about money God's way, we are more likely to handle money a different way. Let's consider, then, some ways God's blueprint teaches us to view money.

Money is a gift from God

I think it is important for a family to recognize that all their financial blessings come from God. Although we will talk about the need for us to work and provide for our families, this does not change the fact that God pours out every blessing. For instance, James 1:17 says, "Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning."

Consider what Jesus taught in Matthew 6:25-34. He said that we must not worry, not even about

the necessities of life on this earth (i.e. food, drink, and clothing). For, our lives are more than those things and God knows that we have need of them. So, just as God feeds the birds of the air and clothes the lilies of the field, God will take care of us. Therefore, rather than worrying and focusing on these things, we must “seek first the kingdom of God and His righteousness, and all these things shall be added to you” (verse 33).

So, if we will seek God first in our lives, we should know that He will give us the things that we need. But, remember that these are gifts from God. And, remember that this promise is only concerning the physical necessities of life. This is *not* a promise that God will give you or your family all of the things that you might desire in life!

Still, God has blessed many people and homes beyond the physical necessities of life. 1 Timothy 6:17 says, “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.” So, it is not that God does not want us to have physical blessings (compare with 3 John 1:2). Instead, if you have these additional blessings, know God is the one who has given them to you.

And, God wants people to enjoy the physical blessings He provides. Notice the connection between identifying financial blessings as God’s gift, the result of work, and the place of enjoying those blessings in Ecclesiastes 5:18-19. “Here is what I have seen: It is good and fitting for one to eat and drink, and to enjoy the good of all his labor in which he toils under the sun all the days of his life which God gives him; for it is his heritage. As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor—this is the gift of God.”

God requires diligent work

Now, some might conclude that since financial blessings are a gift from God, there is nothing that God wants us to do to earn money. Some believe that if they just sit back and do nothing that God will bless them with what they need and they do not have to work. Yet, although God can choose to

bless anyone (even those who are lazy), His blueprint teaches us the important connection between work and money.

From the time after Adam and Eve sinned, the connection between work and prosperity can be seen. For, Adam was told, “In the sweat of your face you shall eat bread” (Genesis 3:19). This has not changed today. The apostle Paul taught that Christians must withdraw themselves from every brother who walks in a disorderly way and not according to the ways the apostle had delivered to them (2 Thessalonians 3:6, 14-15). The particular point under consideration in this text is how Paul did not just take a handout whenever he was among the Thessalonians. Instead, he labored night and day in order to provide an example for them (2 Thessalonians 3:7-9). He said, “For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread” (2 Thessalonians 3:10-12).

As we discussed earlier in this series, this responsibility of working to provide financially for the family falls specifically on the shoulders of the husband and father. Remember that 1 Timothy 5:8 says, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” And, remember that God has given wives and mothers the responsibility to be keepers of the home (Titus 2:4-5). So, while women can contribute to the family’s income, they must be careful not to fail in fulfilling their other God-given responsibilities. Furthermore, it is shameful for men to put their wives in situations that force them to be the primary provider of the home due to their own laziness and neglect!

Then, let me also add that the work that is done must also be honest work. Proverbs 13:11 says, “Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.” Although some people look for “get rich quick” schemes, God wants you to value good, old-fashioned, hard, and honest work! And, whenever you have agreed to do

a job for a particular wage, you must be diligent in your work. Otherwise, you are guilty of stealing from your employer.

I believe there are some lessons that can be applied on this point from the slave-master relationship, as described in Colossians 3:22-25. Included in these instructions are that slaves must not just obey their masters “with eyeservice, as men pleasers, but in sincerity of heart, fearing God” (verse 22). So, they were not just to look busy when the “boss” was watching. But, to always do their jobs with diligence, as if they were laboring for the Lord (verses 23-24).

God requires faithful stewardship

One of the most transformational ways for your family to view money is from the perspective of stewardship. A “steward” is a manager of a household or household affairs. So, this individual watches over and manages things that do not belong to him. He does so in order to please the one who does own those things.

For instance, Jesus taught a parable about stewardship in Matthew 25:14-30. In it, He said that there was a man traveling to a far country. Before he went, he called three of his servants to himself and entrusted his possessions to their care, according to what he knew they could handle. So, he gave one servant five talents (note that a “talent” was a certain weight of gold or silver). Another servant was given two talents. And, a final servant was given one talent.

After the master left on his journey, the man with five talents went to work and gained an additional five talents. Similarly, the man with two talents gained two additional. But, the man with a single talent dug a hole and hid the talent in the ground. Then, when the master returned, he was pleased with and rewarded the men who had diligently worked and gained additional talents. But, he was not pleased with the man who had been entrusted with one talent, and delivered him to be punished.

Now, this parable has many applications about stewardship for us. Generally, it demonstrates that we are managers of all the things God has blessed us with on this earth and we must put them

to good use in His service. Then, one of the specific applications we must make from this is concerning our money.

As we have seen, the money that we have comes from God. And, while God wants us to enjoy the physical blessings of life (as we saw in Ecclesiastes 5:18-19), this does not mean that we should be selfish about our blessings. Instead, we must recognize that God is the one who owns our family’s money! So, He is the one who must have the primary consideration for how the money is used.

Here is a good example. In Acts 4, there were Christians in the church in Jerusalem who were in need of financial help. So, those Christians who had possessions sold their extra possessions in order to bring the proceeds to the apostles so they could distribute to those who had the need. They did this because they viewed themselves as stewards of what God had blessed them with. For instance, verse 32 says, “Now the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common.”

In the same way, families must learn to view themselves as stewards of the money and possessions God has blessed them with. So, it is not just theirs to do whatever they desire to do. Instead, they should consider the things to belong to God and be committed to using them to accomplish His purposes. Every dollar that comes into the home must not be viewed from a selfish perspective; but from the perspective of a steward of God’s blessings.

Godliness with contentment is great gain

A continual desire for more money and possessions can destroy a home as fast as anything else can. Listen to 1 Timothy 6:6-10. “Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed

from the faith in their greediness, and pierced themselves through with many sorrows.”

There is an untold amount of damage that is done to homes that do not practice godliness with contentment (the state of being satisfied with what you already have been blessed with). Just think about how many marriages have suffered because both husband and wife are working long hours to “get ahead” or to support a standard of living that is higher than what is needed. Think about how many children have been brought up by baby sitters, daycares, and extended family members because a mother chose to work outside the home in order to pursue financial goals rather than running the home according to God’s blueprint. Think about the distance that Satan has been able to put between members of the family because of selfish pursuits of money.

Then, what makes this even worse is the fact that those who have such a worldly-minded focus in life will never find what they are searching for. They sacrifice what matters for what will only increase their emptiness in life. For, King Solomon (a man who experienced great wealth) said, “He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity” (Ecclesiastes 5:10).

Instead of such a meaningless and harmful pursuit of earthly wealth, families who are interested in serving God must strive for contentment. They must not get caught up in the “rat race” of keeping up with the standards of the world. Instead, there is great gain in simply determining to live the kinds of lives that God desires us to live (including the fulfillment of family responsibilities) and to be satisfied with whatever God blesses us with!

It is more blessed to give than receive

Many families focus on money from a selfish perspective. It is all about the desires of the individual members of the family. It is all about accumulating more and more so that you can spend it on things that will (supposedly) “make you happy.”

However, happiness just does not work that way. Many families are empty and miserable because they have not learned the joy of giving that stems

from practicing good stewardship! Jesus said, “It is more blessed to give than to receive” (Acts 20:35).

Interestingly, the word translated “blessed” also means “happy.” So, it produces a greater degree of happiness to *give* than it does to *receive*! Ultimately, the family that is focused on living for God will be giving to support the work of the local church and to help those who are in need, as they are able.

Remember, as stewards of all your money and possessions, the money your family has is on loan from God. It has all been entrusted to your care. So, while He wants you to take care of your family’s physical needs and accomplish some other things to take care of your family (as we will discuss later), He wants you to be prepared to give the money back to Him whenever He needs it for something (i.e. to help teach the gospel, to help people who are in financial need, etc.).

And, this principle is true whether you have been given little or much. God cares about the heart that you and your family demonstrate more than He cares about the actual dollar amount of the gift you give. For instance, as Jesus watched people giving money in Mark 12:41-44, He saw many rich people put in a lot of money from their prosperity. Then, He saw a poor widow who put in two mites (a very small amount). He concluded that this woman had put in more than all the others because she gave out of her poverty all that she had, while the others just gave out of their abundance.

Must keep money in the proper perspective

People have a way of losing perspective about money very quick. People throughout this world (and the majority of families) live as though “money is what makes the world go ‘round.” So, the more that people can do to accumulate money, the better off people and families will be. Or, so you would think.

But, the reality is that while money is *useful*, it is far from the most important and necessary thing. Even from the perspective of having the things we need to survive, remember that God will provide if we seek Him first. So, seeking God and doing His

will is even more important than seeking the physical necessities of life that money is used for!

For instance, just prior to giving those instructions about seeking God first (in Matthew 6:25-34), Jesus said, “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon” (Matthew 6:24). Please note that “mammon” is a reference to wealth/money. Unfortunately, the way people have coveted after money has made it their god (Colossians 3:5).

Ultimately, you and your family must remember that money and every physical thing it can ever buy will be burned up when Jesus returns (2 Peter 3:10). And, whenever you die, you will not be able to take any of your money or possessions with you (Luke 12:13-21). Then, even while you and your family live on this earth, your money can be stolen, your possessions can rust and decay, etc. So, you and your family should learn to lay up your treasures in Heaven rather than on the earth (Matthew 6:19-21)!

You must remember that no matter how much your family accumulates during your time on earth together, it is never worth more than a single soul! Jesus asked, “For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?” (Matthew 16:26). He also warned that “it is hard for a rich man to enter the kingdom of heaven” (Matthew 19:23). So, you and your family must choose to seek God first and do what is in the best interest for every soul rather than focusing on earthly wealth!

God-Shaped Financial Priorities For The Home

With a God-shaped view of money, a family should be in a much better position to set priorities concerning their finances that please God and accomplish good. In fact, as you search the Scriptures, God’s word provides a blueprint for some financial goals that your family should set.

To be united in handling money God’s way

Satan wants to divide and conquer your family. As I have already mentioned, one of the most successful ways he has been able to accomplish this is through money and finances. He certainly knows that he can put a lot of pressure on and test the strength of any home through financially difficult situations.

So, it is important for a family to choose to be united in handling money God’s way. While this is most important concerning a husband and wife, it is also important for parents to get their children to learn how to handle money God’s way. For instance, Amos 3:3 asks, “Can two walk together, unless they are agreed?” And, in Luke 11:17, Jesus said, “Every kingdom divided against itself is brought to desolation, and a house divided against a house falls.”

So it is whenever families cannot agree on how they ought to handle money. There is great strife and conflict. There is selfishness and greed. There are foolish decisions. And, rather than helping the family work together to accomplish God’s goals for their money, the family is torn apart by money! Therefore, husband and wife (and those who are considering marriage) must sit down with their Bibles and determine to listen to God’s blueprint for money. If they will choose to be united on this, there will be a lot of hardship that is saved later (or a lot of problems solved that had already developed).

To earn a living and support the family

We have already seen the connection between work and money. Although some men are unable to work (i.e. cannot find work, physically unable to work, etc.), those who are able to work are expected to work. Once again, if a man chooses not to work to support his family, he is said to have “denied the faith and is worse than an unbeliever” (1 Timothy 5:8).

Certainly, a man who is so unconcerned about the physical wellbeing of his family that he puts his own lazy desires above the needs of his family is no true follower of Jesus Christ! For, Jesus Christ loved His bride (the church) enough to give

His life for her, to “sanctify and cleanse her with the washing of water by the word, that He might present her to Himself a glorious church, not having spot or wrinkle or any such thing, but that she should be holy and without blemish” (Ephesians 5:26-27).

This is how the Christian husband is expected to love his wife (read all of Ephesians 5:22-33). Surely one of the most basic components of such a sacrificial love is to make sure that he does everything he is capable of doing to provide for the needs of his wife and family, and provide additional income for them to enjoy as there is opportunity (as discussed previously). Then, let me also add that whenever husbands and fathers fail to fulfill their role, wives and mothers will have to do whatever they can to provide for the needs of the family. This is fitting with the kind of love that they are to show for their family (as identified in Titus 2:4-5).

To give back to God

Anyone who is a Christian and receives the gift of financial blessing from God has the responsibility to give back to God according to his/her prosperity. While we have already discussed this point generically (as it pertains to being a steward of the money), I want to consider a couple of commandments that are given.

First, families must prioritize contributing to the work of the local church. 1 Corinthians 16:1-2 says, “Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.” This is the only way the local church is authorized to raise money in order to accomplish its God-given work. So, whenever your family makes decisions about what you will do with the money God has blessed you with, you ought to make sure that God gets His first! Although there is no specific amount that has been commanded, God wants people to give generously to support the work of the local church (see 2 Corinthians 8-9 for more about this kind of giving).

Second, families ought to manage their money in such a way that they will be prepared to

help others who are in need as they are able. Galatians 6:10 commands, “Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.” Your finances can help you do good to others. For instance, you can give food and drink to those who are in need. You can help buy clothes for those who are in need. And, you can even help to teach people the gospel by purchasing Bibles and Bible study material and supporting gospel preachers. But, whenever families do not view and manage money God’s way, they either allow many opportunities to pass them by because they are focused on selfish things or they have mismanaged their own money to the point that they have no money left to help other people!

To save and be prepared for the future

The Bible teaches the importance of using wisdom to avoid waste and prepare for the future. Unfortunately, many families get into trouble because they fail to listen to these two principles. Instead, it is common for people to spend their last dollar in pursuit of some earthly desire at a given moment. Then, they have nothing left and are in need the rest of the month, when they get sick, when they lose their jobs, or when they get older. But, by applying God’s blueprint, we can avoid bringing such trouble on our families.

Listen to a couple passages from the book of Proverbs. Proverbs 21:20 says, “There is desirable treasure, And oil in the dwelling of the wise, But a foolish man squanders it.” Then, Proverbs 6:6-11 says, “Go to the ant, you sluggard! Consider her ways and be wise, Which, having no captain, Overseer or ruler, Provides her supplies in the summer, And gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, A little folding of the hands to sleep—So shall your poverty come on you like a prowler, And your need like an armed man.”

Surely, we must choose to manage the money in the family with wisdom. We must not be so shortsighted that we choose to engage in carefree pleasure today and not consider whether we will have enough stored up for tomorrow, next month, or years down the road! While we must not go to the other

extreme of being stingy and hoarding, we must give reasonable consideration to the future and not waste what we are blessed with today!

To live within your means

It is commonplace for people today to believe in living beyond their means. The evidence for this is clear. Banks regularly advertise loans for any kind of project or possession you could want. Businesses have special financing options to purchase their products. Credit card companies want people to take the ability to borrow someone else's money with them in their wallets. Cash advance and payday lending companies are located in many places. "Buy now, pay later" and "same as cash" advertising schemes are commonly used by businesses to attract customers.

Society has made it very easy and convenient for you to spend other people's money rather than live within your own means. Rather than saving up for whatever your family desires, the world often tells you to go ahead and have it now. Yet, there are at least two things that happen that can harm your family in this.

First, your family ends up owing more in the long run. This happens because of the cost of borrowing someone else's money (we call this "interest"). So, rather than helping your family, it puts a financial strain on your family more than it would have to save for the thing until you could pay for it with the money God has blessed you with!

Second, you sign your family up for slavery. Listen to Proverbs 22:7: "The rich rules over the poor, And the borrower is servant [slave] to the lender." Now, I want to be careful in that I am not saying borrowing money is a sin. But, you must recognize that whenever you borrow money, you give the lender leverage over you and your family. Not only does this rob you and your family of peace (since you are concerned with paying back the lender), but the lender can also repossess the item or be rewarded damages from other things that you and your family have. In the past, there have even been worse consequences (i.e. debtors' prisons).

Then, the ultimate way that living beyond your means fails is because you to show a lack of

contentment for what you have (as 1 Timothy 6:6-10 discussed). Instead of living beyond your means to accumulate physical things you desire, you should choose to be content with what God has given you and save for things that need purchased. So, families should practice living on a budget every month and make sure they are not spending more than they are taking in and work to pay off any debts that have been incurred previously.

Training Children To Handle Money God's Way

Many of the money problems that families have come from two sources. First, the culture of the world is such that it does not view or handle money God's way. Second, the way our parents managed (or mismanaged money) has been passed on to us. So, if godly parents can make changes in how they view and handle money, they can do a lot to impact their children to view and handle money God's way! This is an important part of training up our children in the way they should go (Proverbs 22:6). As you reflect on the lesson we have studied, consider four brief points that should be helpful in training our children with money.

Train them to work

We have seen the connection that God gives between diligent and honest work and money. Children need to have this same truth impressed on their minds from an early age. For, early in their lives, mom and dad (and, perhaps, grandma and grandpa) are their source of income. And, while there is nothing wrong with giving them gifts at times, we must be careful not to give our children everything without requiring diligent and honest work. If they are not taught the value of hard work now, parents will have done them a great disservice and they may always feel entitled to "a free meal."

Train them to give first

Whenever children get money, they often think about the toy that they could buy and have fun

with. But, just as God wants us to be good stewards of the money we possess, we must teach our children that the money is God's gift and they should use it in a way that pleases God. This certainly includes giving. They should be taught that it is more blessed to give than receive. So, when they earn or are given some money, they should be taught to set aside an appropriate amount to give (i.e. to put in the collection plate in the assemblies of the local church). Then, this amount should be set aside before they consider how much the new toy costs that they want! And, they should be trained to be selfless with their money and help others when they see needs and opportunities to help.

Train them to save

Again, when children are given money, they often think about what they can buy at that moment. Yet, they should not be trained to be so careless with their money. Instead, conscientious parents should train their children to save for the future. Rather than buying a cheap thing now that will not interest them or will break in a few days, teach them to save up for something that is much better. And, as they grow older, teach them to look into their futures and begin setting aside money for their first cars or for their college educations.

Train them to live within their means and be content

If your children see you living beyond your means, they may want to as well (until they finally recognize how bad of a decision it was). So, they may ask you for regular advances or borrow money from their siblings in order to buy something they just "have" to have right now. But, this point goes right along with the last one. Children should be taught that saving their money will help them be prepared for the time when there is something more expensive they would really like to have. Then, just like adults get into trouble by living beyond their means, children can get into trouble doing the same. Maybe they just run up so much debt that they cannot repay it. Or, maybe the lender (i.e. a classmate) chooses to demand payment immediately, whether the child is prepared to pay or not. Therefore, conscientious

parents should teach their children how to be content and to live within their means.

Conclusion

Although the Bible is not a book on personal finances, it does teach the family how to view and manage money in a wise way. Rather than money being a source of conflict, stress, and struggle in the home that works to separate the family, it can be used in God's way and help the family through life. So, no matter what your financial situation is, you should look to God's blueprint for a transformation in your ways of viewing and handling money. When you give God control of your family's finances, it will produce peace in that area and eliminate it as a source of conflict in the home!

Study Questions

How does Satan destroy homes through money and finances?

1. A God-Shaped View Of Money

How is money a gift from God?

What connection does God teach should exist between money and work?

How are you a steward of your money?

How is godliness with contentment great gain?

Why is it important to give and be selfless with your money?

Why should you train your children to save?

What is the proper perspective you need to keep money in?

Why should you train your children to live within their means?

2. God-Shaped Financial Priorities For The Home

Why is it important to be united in handling money God's way?

What is the importance of working to earn a living and support your family?

Why is it necessary to give back to God?

Why should you save and be prepared for the future?

Why should you live within your means?

3. Training Children To Handle Money God's Way

Why should you train your children to work?

Why should you train your children to give first?