

Lesson 4 – Money and the Family

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Introduction: The home as designed by God is powerful for His purposes.

- A. As a social being we are first connected and directed to our parents.
 - 1. What is the fruit of Christian parents who genuinely follow the Lord?
(Deut 6:4-9; Prov 22:6)
 - 2. The home will work if the parents fully serve God!
- B. We build and protect hearts in the home.
 - 1. The fruit of the Spirit will allow faith and *the virtues that come from faith* to abound. **(Gal 5:22-23; 2 Pt 1:5-7)**
 - 3. What things found in the above passages relate to the earning and spending of money?

I. How the use of money impacts the home

- A. The earning of money is the prime responsibility of the man.
(Gen 3:17-19; Eph 4:28)
 - 1. When a man is not able to provide there is great pain and stress.
 - 2. It takes a great spiritual maturity to keep your spirit in control while suffering.
 - B. Money issues can force a wife into difficult duties.
 - 1. A woman's primary role involves the home. **(Tit 2:3-5)**
 - 2. How to feed, clothe and provide for the home involves a set of priorities and discipline to enforce those priorities.
 - C. Consider the emotional impact of money issues.
 - 1. The stress can, over time, bring the wrong kind of changes in the heart.
 - 2. Money issues are the 3rd leading cause of divorce.
- The three leading causes of divorce are "basic incompatibility" (43%), "infidelity" (28%), and "money issues" (22%)

II. The challenge of communication in money matters

- A. The home should be a place of communication, sacrifice and purpose.
 - 1. There must be a maturity that will deny self and put God's way 1st. A mature Christian has already learned this. **(Lk 9:23-24)**
 - 2. How do two become one? **(Gen 2:24)**
 - 3. There can be no unity without the ability to listen and communicate to your mate.
(Prov 18:12-13)
- "A leading marriage counselor says that at least half of all divorces result from faulty communication between spouses. And criminologists tell us that upwards of 90 percent of all criminals have difficulty communicating with other people."
- B. How can wisdom be applied concerning money in a home? **(Prov 24:3-6)**
 - 1. If only one person understands and applies wisdom will any problem be resolved?
 - 2. Even if you admit to what is wise, actually following the wisdom you learned is another matter! Accountability must be in place.
 - 3. Often in money matters there are other realms of wisdom and discipline that needs to be learned. What if one or both mates *take it personally* and *become offended*?

4. Good communication will come out of hearts that are humble and are willing to learn, sacrifice and serve. (**Phil 2:3-4**)

III. Honestly identifying and solving problems

A. Most money problems come from a lack of self-control. (**Acts 24:25; Gal 5:23**)

1. Wisdom can help one see where to start.
2. Why do I do what I do? Seeing the problem is the first step to a solution.

B. Common reasons people spend money unwisely. (**Prov 15:21; Jer 9:23-24**)

1. To prove self-worth. 2. To have a feeling of power. 3. Responding to poverty as a child. 4. Maintaining a desired lifestyle. 5. Immediate gratification. 6. To keep associating with certain friends. 7. To reward oneself. 8. To escape from stress or depression.

2. In all of these reasons, the underlying problem has nothing to do with real need. We need to clearly see our thinking so that real answers can be found.

B. We must depend on reality rather than anticipation. (**Prov 3:5-9**)

1. In money matters most people go by what they “feel” they can afford! “This is how people end up buying a house or a car that they ultimately can’t afford,” says Mr. Lynch. “They estimate how much their incomes will rise and they know theoretically that they will have more expenses, things like insurance, the mortgage payments, gas, the repair costs. But they still ignore those costs when making the decision.”

2. Having a happy, purpose filled life in Christ can greatly help us overcome the temptation to let our possessions determine our self-worth. (**Lk 12:13-15**)
3. In going to war or taking on any great task, we need to count the real cost. (**Lk 14:28-32**)

C. We need to recognize when shopping has truly become an addiction.

1. It is not uncommon for depressed people to have houses full on unused purchases. Denial can be very strong to the addict.
2. Warning signs of serious spending problems.
 1. You have many unopened or tagged items in your closet.
 2. You often purchase things you don't need or didn't plan to buy.
 3. An argument or frustration sparks an urge to shop.
 4. You experience a rush of excitement when you buy.
 5. Purchases are followed by feelings of remorse.
 6. You try to conceal your shopping habits.
 7. You feel anxious on the days you don't shop.
3. The sooner intervention can occur and the problem recognized then help can come. This is a bigger problem that many realize.

Questions

1. How do our friends affect how we spend? How do advertisements affect us?
2. Does a lack of wisdom mean we have sinned? What can wisdom do for us?
3. Is the principle of spending within your means Biblical? Explain!
4. What does our culture teach us about overspending? How can we resist it?
5. How does easy credit affect our spending?
6. What are the possible consequences of heavy debt?
7. What promises does God give us to encourage responsibility in our spending?
8. How can we teach our children these things?