

Family Finances

Every adult has bills to pay in some shape or form. But what starts as a necessity can easily become a financial treadmill of working and consuming that dominates your energy, thoughts and good intentions.

How can you master your money in order to be intentional in other areas? How can you turn your money from being a challenge to your spiritual and relational goals to being an asset?

STEP ONE: Be Content and Faithful in Little

We often think the answer to our money problems is to have a little more, but Solomon observed, “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Ecclesiastes 5:10). The writer of Hebrews countered, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’ ” (Hebrews 13:5).

Being content with what you have doesn’t mean God can’t bless you with more. In the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. To them the master said, “You have been faithful with a few things; I will put you in charge of many things.” We learn from this parable that God wants to see what we will do with a little before He’ll entrust us with more.

On the other hand, God might also decide to bless us with less money so that we learn to develop our non-monetary talents. To the rich young ruler (Mark 10:17-27), Jesus said “go and give what you have to the poor.” But the man, tied to his possessions, refused. Jesus then said that the wealthy will struggle more spiritually. Sometimes less is more.

STEP TWO: Value Relationships Over Things

Most Christian financial advisers stress the value in eliminating and staying out of debt as much as possible. The less debt you have, the more you’re able to focus on the “debt to love one another” (Romans 13:8).

Focusing on relationships over things also can cause you to reconsider your purchasing and work decisions. Isaiah 55:2 asks the question, “Why spend money on what is not bread, and your labor on what does not satisfy?” Are you making financial decisions that allow you to serve more, give more, and love more?

Do you ever feel like you’re working hard to pay off debt for purchases that weren’t essential and didn’t even satisfy? Are you living to work or working to live? It might be time to simplify your expenses and make them more consistent with your family priorities.

STEP THREE: Re-orient Your Fears and Desires

Money is a tool we need for life on this earth, but it should never take God's place. As Christians, we should never find security in our bank accounts, our stock profiles or our retirement funds.

People with various relationship goals—wanting to get married, considering starting a family or wanting to help a child through a tough season—may not realize just how much those goals can be undermined by a consumer-driven culture playing on their fears and desires.

God tells us we shouldn't fear what the world fears (1 Peter 1:17 and 3:13-15) or desire what it desires (2 Peter 1:3-8). What would it look like in your life if you re-oriented your fears and desires toward God's design? The more you look to Him for your security and provisions (1 Peter 5:7 and Philippians 4:19), the more you are directed to the eternal relationships around you like friends, family and new acquaintances. Allowing God to re-direct your fears and desires frees you up to invest in family and to give generously to other families who are praying for God's provision.

GOING FURTHER - Resources

Recommended Books:

Some books are available for checkout at the Faith@Home Center or for purchase online

The New Master Your Money (by Jeremy White and Ron Blue) offers a financial planning book that presents concepts in an easy-to-understand format. Do you know if you have enough? Do you know how much is enough?

The Treasure Principle (by Randy Alcorn) explores Jesus teaching on our finances - something about which he had more to say than most topics, including heaven.

Total Money Makeover (by Dave Ramsey) offers a bold, no-nonsense approach to money matters, providing help and hope for getting out of debt and achieving total financial health.

Recommended Websites:

Crown.org is sponsored by Crown Financial Ministries and provides a variety of articles, online tools and resources.

DavidRamsey.com shows how to make smarter choices with money by understanding how you spend it.