

# How to Improve the Family Finances

Disclaimer: The following are Dr. Jeff Stott's sermon notes and manuscript. They have not been carefully proofed for spelling or grammar. All Scripture quotes are from the New International Version unless noted.

Take your Bible and turn to Ecclesiastes 5.

Someone once said about money, "We worship it, have love affairs with it, blame it, hate it, dream about it, live for it, curse it, pray for more of it, sacrifice our families for it, hand over control of our lives for it, and wind up in bondage to it. It is our best friend and our worst enemy."<sup>1</sup> No matter how you slice life, you have to deal with money. It's not about how much money you have, but how much does your money have you? You don't want your money to control you, you want to control your money.

Many, if not all, marriages argue over money in some way. How much to spend on a house, clothes, hobbies, vacation, education, groceries, credit card, charity, kids activities, utilities, entertainment, and so on. In one way or another, money is connected in just about everything we do and represents what really is important to us.

Did you know that 16 out of 38 of Christ's parables deal with money; more is said in the New Testament about money than heaven and hell combined; five times more is said about money than prayer; and while there are 500 plus verses on both prayer and faith, there are over 2,000 verses dealing with money and possessions.<sup>2</sup> God knows how significant money is to us, what it represents to us, how it affects us, and what it can do to us. So God has given us a lot of instruction about it.

Today, I want you to see what we hope having more money will bring, how to gain money correctly, and how God wants us to distribute the money we have.

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<sup>1</sup> Mary Hunt, *The Cheapskate Monthly Money Makeover*. Quoted in *The Complete Marriage Book* by David & Jan Stoop, page 127.

<sup>2</sup> John MacArthur, pastor of Grace Community Church, Panorama City, California, in his tape series "Mastery of Materialism."

## The Expectations of Money

Let's begin with the expectation of money. What do we hope money will bring?

**First, we hope having more will bring satisfaction.** All the advertisements tell us that. If you have more, you're going to be more happy. The American dream should be changed to "Life, Liberty and the *Purchase* of Happiness." The problem is your *yearning* will always exceed your *earning*. **Ecclesiastes 5:10** says, "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income" (NIV). Until you become content with what you have the desire to acquire just keeps growing with the hopes that you will be satisfied with what you have.

**Second, we hope having more will bring more significance.** We think, "If I have more then I'll be more important. I'll be more respected. I'll be more powerful. I'll be more admired. I may even be more popular. I can afford all those things that make me feel important and all those things I believe prove I'm important. I can buy the car, buy the clothes, and buy the house that says I'm significant and that I've made it in life."

Yet, Jesus said in **Luke 12:15**, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (NIV). Your *net worth* is not the same as your *self worth*. You should never confuse your *value* with your *valuables*. How much you own has nothing to do with your personal importance.

**Third, we hope having more will bring more security.** How much money do you need to feel secure? Does your security come from your gold or from your God? You can lose your money in a million different ways. If you're going to have security, you've got to put your security in something that can't be taken from you. You may feel more secure when you have more, but it is a false security. **Proverbs 23:4** tells us, "Do not wear yourself out to get rich; have the wisdom to show restraint. (5) Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle" (NIV). By the way, have you ever notice that on every dollar bill is an eagle with wings? Let that remind you that your money can fly away and be gone very quickly.

The devil and his kingdom are trying to convince you that money and things will bring satisfaction, significance, and security. It may feel like it at first, but it is only a temporary satisfaction, an empty significance, and a false sense of security. Real satisfaction, true significance, and genuine security can only be found in Jesus Christ.

## The Acquiring of Money

You and I know that real joy is found in Jesus, but God has a lot to say about money. He knows it's important in our world. He knows we have to have some of it in order to provide for our family, minister and bless others. So how can we gain the finances to meet some of our needs in life? Well, God gives us at least five ways we can gain money and possessions honestly. Whether you end up with a little money or a lot of money. Here is how God wants you to do it.

### A. We gain money by working.

**First, God wants you to gain money by working.** Only governments and counterfeiters *make* money. The rest of us have to earn it. Work is the God-ordained means for contributing to society, finding fulfillment, and meeting material needs so we can provide for our families. **Proverbs 14:23** says, "All hard work brings a profit, but mere talk leads only to poverty." God's Word says if you will work hard you will make a profit. It may not be a job you like, but it is the job that God provided. Then in **1 Thessalonians 4:11-12** we are told, "Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody." When you work hard not only do you earn a way to provide for your needs, but you also gain the respect of those around you.

### B. We gain money by saving.

**Second, God wants you to gain money by saving.** **Proverbs 21:20** says, "The wise man saves for the future, but the foolish man spends whatever he gets." Don't spend all you get. Save some of it. Put some in the bank. The Bible says he who saves money is wise, but he who doesn't save money is a fool. People who put a little money back out of each pay check is smart in God's eyes. You need to have a savings account, whether it's in a bank or a coffee can.

**Proverbs 13:11** says, "He who gathers money little by little makes it grow" (NIV). Whether you are a child with a piggy bank or an adult with a big bank try to save some money. Saving money is Biblical. You can save money for emergencies or a special event.

I can already hear someone saying, "But I just don't have any money to save." When Pam and I first got married and we lived below the income poverty line I saved \$2 out

of every check. Why did I do that? Because God says a wise person saves. Whether he saves \$2, \$200, or \$2000 from each pay check he is wise.

### **C. We gain money by planning.**

**Third, God wants you to gain money by planning.** Planning means having a budget and keeping good records. Your budget may be very sophisticated or it may not, but you need to have some kind of system regarding paying your bills and saving. Whether you use a computer system or an envelope system you need to plan your use of money. **Proverbs 27:23** says, “Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations” (NIV). In the Old Testament people didn’t use money the way we use money today. Often they would trade livestock for whatever they needed. Their money didn’t come in the form of dollar bills or checks. Their money was in the form of flocks and herds. Look at **Proverbs 27:23** again, “Be sure you know the condition of your [money], give careful attention to your [finances].” We are being told to know whether our money is healthy or sick, if we are doing well with it or poorly with it. We are to give careful attention to our finances. We are to know where every dollar is going. This is keeping good records of your flock of money, whether it’s a large flock or a small flock.

Don’t be one of those people who say, “I just don’t know where my money goes.” Know where your money is spent. **Proverbs 24:3** says, “Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts” (LB). “Keeping abreast of the facts” is keeping records and applying the Biblical principles of money management.

### **D. We gain money by investing.**

**Fourth, God wants you to gain money by investing.** In **Matthew 25:27** an owner who had entrusted one of his servants with some of his money to manage while he was gone told him when he came back, “You should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.” Place your money where it can at least draw some interest. God wants us to make wise investments with our money, not wildcat investments or high-risks gambles. One way to gain money is through wise investing.

## **E. We gain money by receiving.**

**Fifth, you gain money by receiving.** God allows you to gain wealth by the giving of others. God allows you to receive from others.

Paul received financial gifts to meet his need (Phil. 4:10-18) and many of us have been the beneficiary of such gifts. Also in the Old Testament we find people gaining wealth through the gift of an inheritance. [*When you give, give it in the name of Jesus. Be clear about it. Jones*]

The successful steward understands that God's way for him to gain wealth is through the gifts of others, investments, planning, saving and working. It is not by stealing, embezzling, lying, or cheating.

## **The Distribution of Money**

We have the responsibility to distribute God's money God's way. God tells us at least five ways we are to distribute His money.

### **A. We are to give a portion of our money to God.**

**Number one, you are to give a portion of your money to God.** The first part we should give to God. It is returned to Him as a tithe in recognition that He owns all that we have. Remember, we are merely stewards or managers of the finances God has blessed us with. All the money you have does not actually belong to you. God owns it all. Therefore we are told in **Proverbs 3:9**, "Honor the Lord with your wealth, with the firstfruits of all your crops; (10) then your barns will be filled to overflowing, and your vats will brim over with new wine" (NIV). God says, "Honor me with the first part of your finances. Don't give me the leftovers." The idea here is to put God first in your finances and He will bless the rest.

In the Old Testament we are told the amount to give. It is called a tithe which means 10%. In the New Testament we are told the attitude in which to give it. We are to give cheerfully. Old Testament gives us the *amount*, New Testament gives us the *attitude*.

When you tithe and give cheerfully back to God you are saying three things to God.

**First, tithing says, “Thank you God.”** It shows your gratitude for what God has done and provided for you in the past. When you write out a check or give to God through your local church you are saying, “Lord, I know that what I have has come from you. Thank you for blessing me and taking care of me.” Your tithing is an expression of gratitude.

**Second, tithing says, “I want You to have first place God.” Deuteronomy 14:23** says, “The purpose of tithing is to teach you always to put God first in your lives” (LB). When you tithe you are saying, “God, you are more important than a bigger house. You are more important than a nicer car. You are more important than eating out. You are more important than whatever I would have done with this 10%.”

**Third, tithing says, “I trust you God.”** It demonstrates your trust in God for the future. Tithing is a physical way to demonstrate you trust God to meet all your needs down the road.

So tithing says you are thankful for what God has done in the past and how He has provided. Tithing demonstrates that you want God to have first place in your life here in the present. Tithing also reveals that you are trusting God to provide in the future.

## **B. We are to give a portion of our money to the government.**

**Number two, you are to give a portion of your money to the government.** Jesus said in **Matthew 22:21**, “Give to Caesar what is Caesar’s, and to God what is God’s” (NIV). Give to the government what is the governments and what they require and give to God what belongs to Him. “Caesar” refers to the government. So, pay your taxes and pay your tithes.

So the question is, “Are you paying your taxes?” If not, then you need to make it right. It is your responsibility as a Christian to pay your taxes.

The portion available after tithe and taxes is called ***net spendable income***, which includes the next three areas we are to give a portion of our money toward.

## **C. We are to give a portion of our money to family needs.**

**Third, you are to give a portion of your money to family needs.** We have the responsibility to make sure our families are taken care of and have what they need. We are told in **1 Timothy 5:8**, “If anyone does not provide for his relatives, and especially

for his immediate family, he has denied the faith and is worse than an unbeliever.” If you don’t help provide for your children or your parents the Bible says you are denying the faith, in other words you are living like you don’t believe what the Bible says. You need to make sure your family has food to eat, shelter over their heads and clothes to wear and the other things necessary for life. Make sure their needs are met and provided for.

So the question is, “Are you meeting the needs of your family?” If not, then you need to make it right. It is your responsibility to meet the needs of your family.

#### **D. We are to give a portion of our money to debts.**

**Number four, you are to give a portion of your money to debts.** Make sure you pay those you owe. We are to pay our bills and pay them on time. This is paying off the house note, the car note and the collage loans on time. This is paying your utilities on time. **Psalm 37:21** says, “The wicked borrow and do not repay, but the righteous give generously” (NIV). You and I borrow electricity for our house until we have paid for it. You and I borrow the doctor’s time and expertise until we pay for it. But the “wicked borrow and do not repay.” Make sure you are paying your bills on time and don’t run up any bills you cannot pay.

If you have gotten yourself in a financial mess and you cannot pay your bills and debts, don’t ignore those whom you owe, but call them and ask if you can spread the payments out or some other arrangement. Most will work with you. Whatever you do, repay those whom you owe. Stay on top of your payments. It is the Christian thing to do.

So the question is, “Are you paying your debts?” If not, then you need to make it right. It is your responsibility as a representative of Christ to pay your bills.

#### **E. We are to give a portion of our money to surplus.**

**Number five, you are to give a portion of your money to surplus.** This is the money that is left over. This is after tithe, taxes, family needs and bills. The creation of a surplus should be a major goal for the Christian. It is the surplus that allows us to respond to the needs of others. It is out of the surplus you are able to bless those around you generously. Look at **2 Corinthians 8:14**, “Right now you have plenty [surplus] and can help them; then at some other time they can share with you when you need it. In this way each will have as much as he needs” (LB).

What a wonderful feeling it is knowing that you have built up a surplus to help others when they need help or assistance. When you have built a surplus you are able to help teenagers go on a mission trip, give to International Missions, help your church pay off their building note, help pay repairs to an elderly ladies home, help a single parent by giving her a gas card to help pay for gas, pay to have her car repaired, or buying her a new car. God wants you to be generous. He doesn't want you to be a captive of your debts or greedy. God wants you to control your money rather than your money controlling you.

## **Conclusion**

You may be here today and money is your god. That higher salary, that bigger house and nicer things will not bring the abundant life you are really looking for... only Jesus can do that. Jesus said, "I have come that they may have life and have it more abundantly." The abundant life is not found in the abundance of your possessions, it is found in having a relationship with Jesus Christ. It's not about money, it's about who is your master. Once you become a follower of Christ you then begin to live and manage the life you have for His glory and honor.

But the first thing you need to do in order to get your *finances* in order, you need to get your *faith* in order. Instead of placing your faith in money and things for true fulfillment, begin trusting in Jesus. Give your life and heart to Christ [explain how to get saved].