

One of the most common  
problems the Christian faces is  
finances.

For the Christian, finances can  
destroy not only our influence  
but also our soul.

Money is the leading cause of marital discord and divorce.

Credit card debt is a leading cause money pressures.

There is no difference in average credit card debt by race.

Credit card debt has changed less than 5% in the last 5 years

Matt 6:31 "Do not be anxious then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?' 32 "For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. 33 "But seek first His kingdom and His righteousness; and all these things shall be added to you.

1 Tim 6:6 But godliness actually  
is a means of great gain, when  
accompanied by contentment. 7  
For we have brought nothing into  
the world, so we cannot take  
anything out of it either. 8 And if  
we have food and covering, with  
these we shall be content. ...

9 But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. 10 For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.

The main problems are:  
income size;  
lifestyle;  
debt costs

Income size – no one makes so much money that  
they couldn't use more

Income size is not always what determines money  
problems -- lifestyle does.

The biggest challenge in today's society is to  
control debt costs.

Exod 22:25 "If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.

The Jews did not pay 20% interest on debt

God tells us that unless you can afford to give it away, you shouldn't loan it.

Prov 6:1 My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, 2 if you have been trapped by what you said, ensnared by the words of your mouth, 3 then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! 4 Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.



Interest is not wrong as God is the one who desired it in the parable of the talents.

Usury is exorbitant interest.

Matt 25:27 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.

How can we control income, lifestyle and debt load?

**Keep God first**

Matt 6:33 "But seek first His kingdom and His righteousness; and all these things shall be added to you.

2 Cor 8:1 Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, 2 that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. 3 For I testify that according to their ability, and beyond their ability they gave of their own accord, 4 begging us with much entreaty for the favor of participation in the support of the saints, 5 and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God.

**Keep yourself free from judging yourself and others on the basis of possessions.**

Luke 12:15 And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." 15 And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."

16 And He told them a parable, saying, "The land of a certain rich man was very productive. 17 "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' 18 "And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" 20 "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' 21 "So is the man who lays up treasure for himself, and is not rich toward God."

## **Check wants against needs.**

Most purchases are rooted in emotional and social issues rather than actual needs.

James 4:2 You lust and do not have; so you commit murder. And you are envious and cannot obtain; so you fight and quarrel. You do not have because you do not ask. 3 You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.

**Get control of debt**

Rom 13:8 Owe nothing to anyone  
except to love one another; for he  
who loves his neighbor has  
fulfilled the law.



Prov 6:1 My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, 2 if you have been trapped by what you said, ensnared by the words of your mouth, 3 then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! 4 Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

**Come to terms with a two  
income society**

A woman working outside the home  
is unwise, but it's here to stay.

Why? Who will raise the children –  
the babysitter?

Whose values will the children have?  
The babysitter's!

Ways to minimize its impact:

- select professions that allow time together

- develop skills that allow part-time work

- (an excellent wife does more than keep house and raise children)

Prov 31:10 An excellent wife, who can find? For her worth is far above jewels. ... 13 She looks for wool and flax, and works with her hands in delight. ... 16 She considers a field and buys it; from her earnings she plants a vineyard. ... 24 She makes linen garments and sells them, and supplies belts to the tradesmen.

# Resist comparisons

2 Cor 10:12 For we are not bold to class or compare ourselves with some of those who commend themselves; but when they measure themselves by themselves, and compare themselves with themselves, they are without understanding. 13 But we will not boast beyond our measure, but within the measure of the sphere which God apportioned to us as a measure, to reach even as far as you.

There are always those who make more or less than you do. -- Don't worry about it!

Rom 13:9 For this, ..., **you shall not steal, you shall not covet,**" and if there is any other commandment, it is summed up in this saying, "you shall love your neighbor as yourself."

1 Cor 5:11 But actually, I wrote to you not to associate with any so-called brother if he should be an immoral person, or covetous, or an idolater, or a reviler, or a drunkard, or a swindler - not even to eat with such a one.

Keep God first!

Keep free from possession fixations.

Check wants against needs in setting goals.

Get control of debt.

Come to terms with a two income society.

Resist comparisons with others.

Ecc1 5:18 Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one's labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward. 19 Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God. 20 For he will not often consider the years of his life, because God keeps him occupied with the gladness of his heart.