FBS “Marriage Matters: Wisdom from God’s Word—Finances” 5-7-17

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**Intro.** People start acting funny when preachers start talking about money. Now, before you tune me out, understand I want to help you in several areas of your finances. Moreover, Jesus and the writers of the New Testament had much to saw on the subject of money & possessions. 1 verse in every 6 in Matthew, Mark & Luke relates to money. 16 of Jesus’ 44 parables deal with the use or misuse of money. 15% of all Jesus said related to money (more than heaven & hell combined). But money wasn’t simply a big topic in Jesus’ day, for it still plays a huge role in our society. When people look for a job or new job, often the leading question is “how much does it pay?” When people look for housing, they almost always start with a price range. People shop at grocery stores & malls based on what the items sell for. In 90% of divorce cases, arguments about money play a prominent role (Alcorn, *Treasure Principle*, 50; in addition to Alcorn’s book, our very own Eric Reinhold wrote *The One Thing* & I highly recommend it). As we continue our series on “Marriage Matters: Wisdom from God’s Word,” we are going to look at selected Proverbs related to “Finances.” You can deal with finances as an individual, but husband & wife must work harder to make it work.

Theme: Finances in marriage

Background: Solomon wrote most of the Proverbs as a father’s advice to his son. While he wrote about wisdom & women & work, he also wrote about wealth.

* **I want to give you 5 pieces of financial advice/stewardship principles:**

**1. Begin with giving to the Lord & His work (3:5-6, 9-10, 27; 11:24-25; 14:21, 31; 19:17; 22:2, 9; 28:27; 31:20; cf. Ecclesiastes 5:13, 19)**

Illus: “Remember this—you can’t serve God and Money, but you can serve God with money” (Selwyn Hughes)

Illus: “Generosity is to materialism what kryptonite is to Superman” (Lloyd Shadrach)

Illus: “When it comes to giving until it hurts, most people have a very low threshold of pain” (anonymous)

**a. Give a minimum of a tithe to your church before taxes (3:9; cf. Malachi 3:8-10)**

* When you surrender your life to Jesus & put Him first, giving back to Him 10% or more is an easy thing—“the torrent of biblical teaching which teaches that to accept Christ’s Lordship is to lose final proprietary claim on anything one possesses” (Janet & Philip Jamieson, Ministry & Money)

Illus: “What is amazing about the teachings on tithing in the OT is not that God demands a tithe but that God does not demand it all back, since it all belongs to God. Behold the graciousness and generosity of God, who wants people to be able to have life, and live it to the full. Not, however, at the expense of forgetting to Whom it belongs” (Ben Witherington III, *Jesus and Money*)

* The world’s wisdom says you can do more with 100% or 97% or 95% than with 90% or less, but God’s Word says if you will give Him 10% or more, He will take care of your needs

Illus: Billy Graham said, “A checkbook is a theological document; it will tell you who and what you worship”

**b. Give offerings to help the needy (14:21, 31; 31:20)**

* Offerings are those amounts you give above 10% in Scripture—while the tithe belonged to the place of worship, offerings can go to the place of worship or other ministry areas, including the needy
* 19:17—like what Jesus said in the Parable of the Sheep & the Goats—those who helped people in their time of need were helping Jesus

Illus: In 1922, Archaeologist Howard Carter made one of the greatest discoveries of the 20th century—he found King Tut’s tomb. This boy king ruled Egypt & died at 17 years of age. His tomb was filled with solid gold chariots, thousands of golden artifacts; his gold coffin was inside a gold tomb, which was inside a gold tomb. The Egyptians believed whatever you had with you at your death could go with you in the afterlife—but they were wrong!

**2. Work hard & live right while earning money (6:6-11; 10:2, 4-5; 11:4; 13:4, 11; 22:1)**

* Much can be learned through observing nature—Solomon pointed to the ant to learn a lesson about hard work & planning for the future (more on that below)
* Too many people don’t want to work hard in life, but God created us to work & He commands us to live right to make a living—you shouldn’t work just any job, because dealing drugs is both immoral and illegal & you shouldn’t make a living at a gentlemen’s club
* Husband & wife don’t both need to work outside the home, necessarily, but they must work hard & live right
* Hopefully you will find a kind of work you enjoy & can make a living at—do that

Illus: Billy Graham also said, “If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life”

**3. Plan for the future (10:16; 13:22; 21:5; 27:23-24; 31:16; cf. Ecclesiastes 7:12)**

* Those who fail to plan, plan to fail—don’t be one of those people
* Areas you should plan for:

a. Emergency fund—start with 1 month of expenses in saving & then get it to 3-6 months

b. College costs—for you or your children—higher education costs continue to rise, so you are wise to plan ahead; you can contribute to a IRA up to $5,500 pp per year & not pay taxes

c. Vehicle expenses—paying cash for a vehicle means you pay for what it’s worth; financing a vehicle means you pay 25% or more for it

d. Daughter’s wedding—wedding costs continue to climb—plan now to save yourself headaches now

e. Estate planning—one day you won’t be around, so plan your estate as to where you want to see the resources God entrusted to you go

* Include your church in your estate planning—not only to give a tithe, but especially if your family members aren’t living for the Lord—ask yourself, “What would the Lord think about what I’m planning to leave to others?

f. Long-term care—assisted living facilities averages $7K per month, so make sure you have a plan for your long-term care in those final years of life, especially in your 90s

Illus: “There are no pockets in a shroud & no U-hauls behind a hearse” (anonymous)—plan for your future but don’t expect to take it with you

**4. Avoid/eliminate debt (11:15; 17:18; 22:7, 26-27)**

* You may have been told that slavery no longer exists in America, but you’d be wrong—while we don’t have African-Americans enslaved anymore, we have sex trafficking as a form of slavery & growing debt problems
* You become a slave to the lender & work for the lender to pay off the debt
* Tackle your debt in this order: get rid of credit card debt, because it is the highest interest rates; work on paying off your vehicles next; then you can work toward your mortgage
* Avoid business debt with a friend—I know too many examples where friendships soured & someone got stuck losing money or paying the majority when it was supposed to be an equal partnership
* Good debt can be a mortgage, college education (but not too much), personal business debt

**5. Watch out for greed while earning & saving (1:19; 15:27; 23:4; 28:20, 22, 25; cf. Ecclesiastes 5:10; 10:19)**

* As you make money & save money, Satan will tempt you to become greedy & keep more for yourself & your family
* Greed will cause you to work too much & spend less time with your family
* Greed will cause you to accumulate too much & teach your children to be materialistic
* Greed will cause you to fail to be faithful in tithing & generosity

Illus: Like a cancer cell which starts small & begins to grow & affect more & more of your body, so greed starts out small & can grow out of control if you don’t watch out for it

**Conc.** The story of Ted DiBiase, aka “The Million Dollar Man”—he’s been called the “greatest villain in pro wrestling history.” He held several wrestling championships & headlined some of the biggest WWF cards. Like Solomon tells us in Ecclesiastes, he was tempted & tried with wealth, women, work & wine & none of them brought fulfillment. All the “money” he “rained” was a fake. Later, he came to surrender his life to Jesus Christ & he is now an ordained minister speaking around the world & the marriage he has now matters, because of Jesus Christ. You can have lots of money & not have satisfaction because you don’t have Jesus. Moreover, if you take care of principles #2-5 but don’t give your life to Jesus & give back to Him, you will perish. I want you to give to the Lord (so does the Lord). I want you to practice these principles of financial wisdom. But most of all, I want you to give your life to Jesus through repentance of sin & trust in Him.