

SESSION 9

The Fundamentals of Financial Faithfulness

Financial unfaithfulness brings distraction, division and disaster into the family. One pastor states, “Financial problems are a major cause of divorce in 80% of couples who are divorced before the age of 30. Before they can even start to get a life together, it’s torn apart by financial problems.” Many couples struggle to experience relational oneness in marriage because of unfaithfulness with money. Selfishness, impulsiveness, stubbornness, laziness, and lack of self-control will always create problems in the area of wealth. One of the ways to avoid conflict in this area is to thoroughly understand, discuss, and apply Biblical principles about money and material possessions.

The way we view and use our money demonstrates our morality. Money itself is not moral, evil, or corrupt. However, money is a very effective instrument used by the Lord to demonstrate the evil corruption of the heart. The heart is the problem. Money helps measure it out.

“Everything we possess is given to us from God and acts as a barometer on our moral life, our spiritual life ... Money is neutral, but it doesn’t stay that way very long because what you do with it becomes a manifestation of your spiritual commitment or lack thereof.” – John MacArthur¹

I. FUNDAMENTAL FACTS ABOUT FINANCES

A. All the riches of creation belong to God

God creates wealth and distributes wealth. Our understanding of wealth gives us insight into our understanding of God

Psalm 24:1-2 *“The earth is the LORD’S, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas and established it upon the rivers.”*

Haggai 2:8 *The silver is Mine and the gold is Mine,’ declares the Lord of hosts*

B. Everything you possess is given to you by God

God is a generous and giving Father. He gives to us out of His abundance, and wants us to be thankful and enjoy what He has given us. His desire is for us to use what we have been given to do what He desires. We should never spend what He gives on anything that would be displeasing to Him. What are you doing with what you have been given?

1 Chronicles 29:13-16 *“Now therefore, our God, we thank You, and praise Your glorious name. “But who am I and who are my people that we should be able to offer as generously as this? For all things come from You, and from Your hand we have given You. “For we are sojourners before You, and tenants, as all our fathers were; our days on the earth are like a shadow, and there is no hope. “O LORD our God, all this abundance that we have provided to build You a house for Your holy name, it is from Your hand, and all is Yours.”*

¹ John MacArthur, The Biblical View of Money, Part 1, <https://www.gty.org/library/sermons-library/47-51/the-biblical-view-of-money-part-1>

C. God is the One who gives you the ability to make money

Deuteronomy 8:18 *"But you shall remember the LORD your God, for it is **He who is giving you power to make wealth**, that He may confirm His covenant which He swore to your fathers, as it is this day."*

D. You are a steward of all God gives

God distributes wealth. Then wealth becomes a stewardship. What we do with what we have been given reveals our allegiance, desire, and condition. We are accountable to God for what He gives. How we steward temporary wealth has eternal implications.

1 Corinthians 4:2 *"In this case, moreover, it is required of stewards that **one be found trustworthy**."*

Luke 19:11-26 *He said, "A nobleman went to a distant country to receive a kingdom for himself, and then return. And he called ten of his slaves, and **gave them ten minas** and said to them, '**Do business with this until I come back**.' But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.' When he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, **be called to him so that he might know what business they had done**. The first appeared, saying, 'Master, **your mina has made ten minas** more.' And he said to him, '**Well done, good slave, because you have been faithful in a very little thing**, you are to be in authority over ten cities.' The second came, saying, '**Your mina, master, has made five minas**.' And he said to him also, 'And you are to be over five cities.' Another came, saying, 'Master, **here is your mina**, which I kept put away in a handkerchief; for **I was afraid of you, because you are an exacting man; you take up what you did not lay down and reap what you did not sow**.' He *said to him, '**By your own words I will judge you, you worthless slave**. Did you know that I am an exacting man, taking up what I did not lay down and reaping what I did not sow? Then **why did you not put my money in the bank, and having come, I would have collected it with interest?**' Then he said to the bystanders, '**Take the mina away from him and give it to the one who has the ten minas**.' And they said to him, 'Master, he has ten minas already.' I tell you that **to everyone who has, more shall be given**, but from the one who does not have, even what he does have shall be taken away.*

E. Be thankful for and content with whatever God has allotted to you

Philippians 4:11-12 *"Not that I speak from want, for **I have learned to be content in whatever circumstances I am**. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need."*

Jeremiah Burroughs said, "Contentment does not come by adding to what we want, but by subtracting from what we desire."

F. Our view and use of money reveals our spiritual condition

What you do with your money is **not** your business. It is God's business. He sees how we spend our money, and He wants us to see that how we spend our money exposes our character and condition.

Biblical Examples:

Zacchaeus (Luke 19:1-10) - "...Zacchaeus stopped and said to the Lord, "Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much." And Jesus said to him, "Today salvation has come to this house..."

- His immediate response was confession of his financial unfaithfulness and repentance
- The evidence of his transformation was revealed in his attitude towards money
- The fruit of repentance was giving & restoration – willing eagerness to part with his money

Rich Young Ruler – Matthew 19:16-26 – "...Jesus said to him, "If you wish to be complete, go and sell your possessions and give to the poor, and you will have treasure in heaven; and come, follow Me." But when the young man heard this statement, he went away grieving; for he was one who owned much property. And Jesus said to His disciples, "Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God."

- The young man turned away eternal life because of money
- For many who are wealthy, riches are a roadblock to rebirth

John the Baptist - Luke 3:10-14 – "...And the crowds were questioning him, saying, "Then what shall we do?" And he would answer and say to them, "The man who has two tunics is to share with him who has none; and he who has food is to do likewise." And some tax collectors also came to be baptized, and they said to him, "Teacher, what shall we do?" And he said to them, "Collect no more than what you have been ordered to." Some soldiers were questioning him, saying, "And what about us, what shall we do?" And he said to them, "Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages."

- The fruit of repentance was manifest in how they viewed and used wealth
- True repentance, obedience, and submission has a lot to do with how you handle money

Ephesians Magicians - Acts 19:18-20 – "Many also of those who had believed kept coming, confessing and disclosing their practices. And many of those who practiced magic brought their books together and began burning them in the sight of everyone; and they counted up the price of them and found it fifty thousand pieces of silver. So the word of the Lord was growing mightily and prevailing."

- The fruit of their repentance and obedience was burning books worth 50,000 drachmas (1 drachma is a day's wage – 160 years of work)
- What we do with our wealth is a litmus test of our faith

Balaam (Numbers 22:1-24:25); Achan (Joshua 7:1-26); Parable of the Rich Business Man (Luke 12:13-21); Ananias & Saphira (Acts 5:1-11); Judas (Matthew 27:1-9)

G. There are many things more valuable than material wealth

- Psalm 19:9-11 *“The fear of the LORD is clean, enduring forever; The judgments of the LORD are true; they are righteous altogether. They are more desirable than gold, yes, than much fine gold; Sweeter also than honey and the drippings of the honeycomb. Moreover, by them Your servant is warned; In keeping them there is great reward.”*
- Proverbs 15:16-17 *“Better is a little with the fear of the LORD Than great treasure and turmoil with it. Better is a dish of vegetables where love is Than a fattened ox served with hatred.”*
- Proverbs 22:1 *“A good name is to be more desired than great wealth, Favor is better than silver and gold.”*
- Proverbs 31:10 *“An excellent wife, who can find? For her worth is far above jewels.”*
- Matthew 16:26 *“For what will it profit a man if he gains the whole world and forfeits his soul? Or what will a man give in exchange for his soul?”*

H. Covetousness, discontentment, and worry about material things are sins.

“The sin is not in enjoying it. The sin is in overindulgence. The sin is in flaunting your wealth. The sin is in self-centered, self-indulgent, begrudging, compassionless consumption. It’s the attitude of the heart that is the sin. If you enjoy the richness of what God has provided and you give Him thanks, and that thanks turns into obedience, and you’re willing to be generous with others, then you’ve made the righteous use of the material world.” – John MacArthur²

- Matthew 6:24-25 *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. **You cannot serve God and wealth.** "For this reason I say to you, **do not be worried about your life**, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing?”*

I. Trusting God is key to handling money issues

- 1 Timothy 6:17-19 Instruct those who are rich in this present world not to be conceited or to **fix their hope** on the uncertainty of riches, but **on God, who richly supplies us with all things to enjoy**. Instruct them to do good, to **be rich in good works**, to **be generous and ready to share**, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

² John MacArthur, The Biblical View of Money, Part 3, <https://www.gty.org/library/sermons-library/47-51/the-biblical-view-of-money-part-3>

Hebrew 13:5-6 *“Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, “I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU,” so that we confidently say, “THE LORD IS MY HELPER, I WILL NOT BE AFRAID. WHAT WILL MAN DO TO ME?”*

J. Giving to the Lord, and to the needy, is a privilege, investment, and responsibility

There is temporal and eternal reward for those who are generous and give with liberality. We reap what we sow. If we are faithful with what the Lord has given us, He is faithful to bless us in this life and in eternal life. “He is no fool who gives what he cannot keep to gain what he cannot lose.” – Jim Elliot

Proverbs 11:24-25 *“There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. **The generous man will be prosperous, and he who waters will himself be watered.**”*

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

2 Corinthians 9:6-8 Now this I say, he who sows sparingly will also reap sparingly, and **he who sows bountifully will also reap bountifully.** Each one must do just as he has **purposed in his heart,** not grudgingly or under compulsion, for **God loves a cheerful giver.** And God is able to make all grace abound to you, so that always having all sufficiency in everything, **you may have an abundance for every good deed**

Additional Notes

II. How to Biblically Acquire Money³

A. **Gifts** – receive an inheritance, gifts, etc.

B. **Investments** – wisely invest your money and let your money make money

Matthew 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**. Therefore take away the talent from him, and give it to the one who has the ten talents.

C. Three Primary Ways to Make Money

a. **Work** - God expects you to fully use the strengths and abilities He has given you in hard, honest work

Most people in financial trouble are there because of laziness or because they do not want to work. God has designed us to work (Genesis 1:26-27). Even before sin, Adam and Eve were tasked with work by God (Genesis 2:15). Sin causes work to be toilsome (Genesis 3:17-19), but it does not negate the fact that we were created by God to work. We glorify the Lord when we work hard in fear and submission to Christ. "...It is the Lord Christ whom you serve (Colossians 3:24).

Exodus 20:9 *Six days you shall labor and do all your work*

Ephesians 4:28 *He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need*

Ephesians 6:5-8 *Slaves, **be obedient** to those who are your masters according to the flesh, **with fear and trembling**, in the **sincerity of your heart**, as to Christ; not by way of eyeservice, as men-pleasers, but **as slaves of Christ, doing the will of God from the heart**. With **good will render service, as to the Lord**, and not to men, knowing that whatever good thing each one does, this **he will receive back from the Lord**, whether slave or free*

Colossians 3:22-24 *Slaves, in all things obey those who are your masters on earth, not with external service, as those who merely please men, but with **sincerity of heart, fearing the Lord**. Whatever you do, **do your work heartily, as for the Lord** rather than for men, knowing that **from the Lord you will receive the reward** of the inheritance. **It is the Lord Christ whom you serve**.*

Proverbs 13:11 *"Wealth obtained by fraud dwindles, but **the one who gathers by labor increases it**."*

³ John MacArthur, The Biblical View of Money, Part 4, <https://www.gty.org/library/sermons-library/47-51/the-biblical-view-of-money-part-4>

- Proverbs 14:23 **In all labor there is profit**, But mere talk leads only to poverty
- Proverbs 28:19 He who tills his land will have plenty of food, But he who follows empty pursuits will have poverty in plenty
- 2 Thessalonians 3:10-11 For even when we were with you, we used to give you this order: **if anyone is not willing to work, then he is not to eat, either**. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. Now such persons we command and exhort in the Lord Jesus Christ to **work in quiet fashion and eat their own bread**.”
- Proverbs 6:6-8 Go to the ant, O sluggard, Observe her ways and be wise, Which, having no chief, Officer or ruler, Prepares her food in the summer And gathers her provision in the harvest
- 1 Timothy 5:8 But **if anyone does not provide for his own**, and especially for those of his household, **he has denied the faith and is worse than an unbeliever**

D. Saving

- Proverbs 21:20 There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up

E. Planning - You should plan how to spend your money

Don't spend everything you earn.

- Proverbs 21:20 “There is precious treasure and oil in the dwelling of the wise, but **a foolish man swallows it up**.”
- Proverbs 30:25 “The ants are not a strong people, but **they prepare** their food in the summer;”

Account for everything you spend.

- Proverbs 27:23-24 “Know well the condition of your flocks, and pay attention to your herds;”

Plan for the future.

- Proverbs 13:22 “**A good man leaves an inheritance** to his children's children, and the wealth of the sinner is stored up for the righteous.”
- Proverbs 21:5 “**The plans of the diligent lead surely to advantage**, but everyone who is hasty comes surely to poverty.”

Live within your income and do not incur debts which may be impossible to pay.

- Proverbs 6:1-3 “My son, if you have become surety for your neighbor, Have given a pledge for a stranger, If you have been snared with the words of your mouth, Have been

caught with the words of your mouth, Do this then, my son, and deliver yourself; Since you have come into the hand of your neighbor, Go, humble yourself, and importune your neighbor.”

Proverbs 22:7 *“The rich rules over the poor, And the borrower becomes the lender's slave.”*

Ponder every financial decision to make sure it is in keeping with God’s principles.

Romans 14:12 *“So then each one of us will give an account of himself to God.”*

Seek out wise counsel if you are not confident about your handling of finances and accountability if you struggle with greed or a lack of self-control.

Proverbs 15:22 *“Without consultation, plans are frustrated, but with many counselors they succeed.”*

Transfer ownership of your money to God. Make it the goal and purpose of your life to pursue the kingdom. Get yourself in a position to be able to respond to the Lord’s direction. And, finally, realize that all your giving will invest in eternity.

Additional Notes

III. The Love of Money: The Root of Evil

The Love of Money is Destructive

1 Timothy 6:9-10 *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. 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 griefs.*

The Love of Money Defiles the Name God

Proverbs 30:7-9 *Two things I asked of You, Do not refuse me before I die: Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, That I not be full and deny You and say, “Who is the Lord?” Or that I not be in want and steal, And profane the name of my God.*

The Love of Money is Denies God – Trusting in gold instead of God

Job 31:24-28 *“If I have put my confidence in gold, And called fine gold my trust,*

If I have gloated because my wealth was great, And because my hand had secured so much; If I have looked at the sun when it shone Or the moon going in splendor, And my heart became secretly enticed, And my hand threw a kiss from my mouth, That too would have been an iniquity calling for judgment, For I would have denied God above.

Matthew 26:15

What are you willing to give me to betray Him to you?" And they weighed out thirty pieces of silver to him

Love of Money is Deceitful

Proverbs 11:28

He who trusts in his riches will fall, But the righteous will flourish like the green leaf.

Mark 4:18-19

others are the ones on whom seed was sown among the thorns; these are the ones who have heard the word, but the worries of the world, and the deceitfulness of riches, and the desires for other things enter in and choke the word, and it becomes unfruitful

The Love of Money is Arrogant

Proverbs 28:11

The rich man is wise in his own eyes, But the poor who has understanding sees through him

Deuteronomy 8:11-14

Beware that you do not forget the Lord your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; otherwise, when you have eaten and are satisfied, and have built good houses and lived in them, and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, then your heart will become proud and you will forget the Lord your God who brought you out from the land of Egypt, out of the house of slavery

The Love of Money is Divine Robbery

Malachi 3:8-10

"Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

Additional Notes

IV. YOUR FINANCIAL HISTORY

It is extremely important to openly discuss your finances as a family. There should be no hidden bank accounts, investments, credit cards, or debts. Within the marriage relationship, there can be no secrecy or deceit in the area of finances. Financial infidelity will this cause distrust, disunity, and division in the relational intimacy of the family, and many times ends in divorce. The following are specific topics that need to be addressed if problem areas are going to be identified and resolved.

- A. Openly discuss and make plans for addressing:
 1. Budgeting
 2. Paying the bills
 3. Debt
 4. Giving
 5. Spending on luxuries vs. necessities
 6. Investing
- B. In addition to the above areas, discuss **your family's views** about:
 1. Credit cards
 2. Giving to the church vs. giving to individuals or other ministries
 3. Recreational spending
 4. Working overtime or having a second job
 5. Providing for emergencies
 6. Eating out
 7. Buying or spending without your spouse's knowledge / approval
 8. Joint or separate bank accounts
 9. Spending on clothes / hobbies
 10. Buying or renting a home
 11. How many automobiles are necessary (and what kind)

V. Resources

Jim Rickard

- Stewardship Services Foundation - <http://ssfoundation.net/pastors/>
- 14 Steps to Financial Freedom - <https://www.gracechurch.org/sermons/7683>
- Convictions for Biblical Stewardship - <https://www.gracechurch.org/sermons/7665>
- Estate Planning Seminar - <https://www.gracechurch.org/sermons/5748>

Crown Financial Ministries - <https://www.crown.org>

John MacArthur, "Whose Money Is It Anyway?"