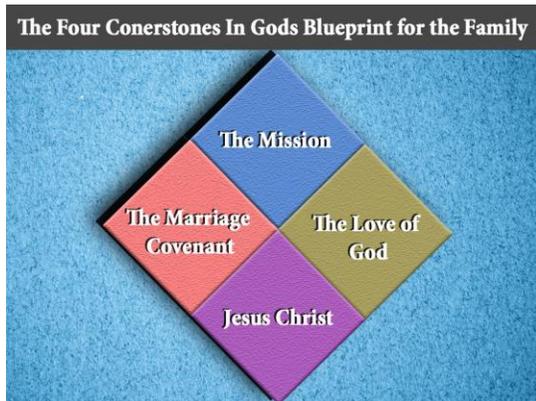


## God's Blueprint For The Family Money Management



Following Jesus and following the law of love will affect how you relate to one another as husband and wife.

Last week we looked at the moral and social responsibilities that those who are married should fulfill for one another. You love one another by honoring one another. You honor one another by....

- Following Jesus
- Forgiving one another
- Seeking forgiveness
- Honoring the relationship
- Knowing one another
- Working to the best of your ability to provide for one another's needs and wants
- Seeking one another's counsel
- Honoring one another's gender

Following Jesus and fulfilling the law of love will affect how you manage money and possessions.

When I first became a Christian I was very naïve about managing money. My Dad had always supplied what I needed so I had never had to carry the responsibility. When I was in college it did not take a lot for me to live because I was on scholarship.

It was not until I got married that I had to carry the responsibility of managing money. The truth is I was not very good at it. I made some very unwise decisions in the first five years of our marriage that ended up costing us a lot of money and led us into debt.

It took seven years to get us out of debt and five of those seven years were after I came to Western Hills in 1984.

I am happy to say that through those hard times God taught us some very valuable lessons from His Word about managing money that gave us a great inner freedom that I still have to this day. Jesus said you shall know the truth and the truth shall make you free. (John 8:32)

This freedom includes....

- Freedom from the love of the world and the things of the world=Contentment
- Freedom from worry
- Freedom to be very generous
- Freedom from marital conflicts over money

I am also happy to say that by applying these lessons I have experienced the supernatural blessing of God in my life. There is no other way to explain what has happened in my life and what continues to happen.

What are the lessons on money management that we learned from God's Word during those difficult times?

1. All our money and possessions belong to God.

Ex. 19:5

5 Now therefore, if you will indeed obey My voice and keep My covenant, then you shall be a special treasure to Me above all people; for all the earth is Mine.

NKJV

Deut. 10:14-15

14 Indeed heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it.

NKJV

1 Chron. 29:11-12

11 Yours, O Lord, is the greatness,  
The power and the glory,  
The victory and the majesty;  
For all that is in heaven and in earth is Yours;  
Yours is the kingdom, O Lord,  
And You are exalted as head over all.

12 Both riches and honor come from You,  
And You reign over all.

In Your hand is power and might;  
In Your hand it is to make great  
And to give strength to all.  
NKJV

Psalms 24:1  
1 The earth is the Lord's, and all its fullness,  
The world and those who dwell therein.  
NKJV

1 Cor. 6:19-20  
19 Or do you not know that your body is the temple of the Holy Spirit who is in you, whom  
you have from God, and you are not your own?  
NKJV

1 Cor. 10:26  
26 for "the earth is the Lord's, and all its fullness."  
NKJV

2. We are stewards of what belongs to God.  
Luke 12:42-44  
42 And the Lord said, "Who then is that faithful and wise steward, whom his master will  
make ruler over his household, to give them their portion of food in due season? 43  
Blessed is that servant whom his master will find so doing when he comes. 44 Truly, I say  
to you that he will make him ruler over all that he has. NKJV

Luke 16:10-12  
10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is  
least is unjust also in much. 11 Therefore if you have not been faithful in the unrighteous  
mammon, who will commit to your trust the true riches? 12 And if you have not been  
faithful in what is another man's, who will give you what is your own?  
NKJV

1 Cor. 4:2  
2 Moreover it is required in stewards that one be found faithful.  
NKJV

The word steward means manager.

This meant that because we are stewards we should not claim a personal right to do what  
we want with the blessings we receive from the Lord.

As stewards of God's money and property we need to seek His will for how we manage  
what is His.

3. God has a budget that He wants His stewards to follow.

A budget is simply someone's plan for how they want their money and possessions to be used.

We need to know God's budget.

What is God's budget?

- God wants His stewards to honor His name.

Proverbs 3:9

9 Honor the Lord with your possessions....

NKJV

1 Cor. 10:31-33

31 Therefore, whether you eat or drink, or whatever you do, do all to the glory of God. 32 Give no offense, either to the Jews or to the Greeks or to the church of God, 33 just as I also please all men in all things, not seeking my own profit, but the profit of many, that they may be saved.

NKJV

Col. 3:17

17 And whatever you do in word or deed, do all in the name of the Lord Jesus, giving thanks to God the Father through Him.

NKJV

- God wants His stewards to honor His name by choosing to have a good name.

Proverbs 22:1

1 A good name is to be chosen rather than great riches,  
Loving favor rather than silver and gold.

NKJV

- God wants His stewards to maintain a good name by paying those who serve us.

Romans 13:7-8

7 Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.

8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

NKJV

The following is my current list of those who are serving us.

- **Our church**

God made it very clear in both the old and the new testament that He wants His stewards to pay for the religious services we receive from others.

The church normally provides these religious services.

1. The preaching and teaching of the Word

1 Tim 5:17-18

17 Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. 18 For the Scripture says, "You shall not muzzle an ox while it treads out the grain," and, "The laborer is worthy of his wages."

NKJV

2. A place to meet with other believers
3. Opportunities to serve others
  - The lost
  - The sick
  - The poor
  - Missions

Unlike others who serve us, the church does not charge us a specific amount for its service. The church does not tell you what you owe them for their service.

God in His wisdom told the Jews to determine how much they should pay for their religious services based on their income. It was not an equal amount of their income but it was an equal percentage of their income. He told the Jews to give a tithe of their income to the Levites who provided their religious services.

Numbers 18:21-24

21 "Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting. NKJV

Tithe meant 10% of their income.

I was told that this was a good place to start so this is what we did to pay our local church for its service to us. And God has blessed this decision.

- [Our government](#)
- [Our mortgage company](#)
- [Our utility companies](#)
- [Our insurance companies](#)
- [Our other services](#)

As a steward, to honor God's name, we should follow Paul's admonition in Romans 13:7-8 and never neglect paying those who serve us.

[Romans 13:7-8](#)

[7 Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.](#)

[8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.](#)

[NKJV](#)

We should always render those who serve us what is due them. We should owe no one anything except to love one another, for he who loves another has fulfilled the law.

Next on God's budget is the personal items we need for our family.

- [Our transportation](#)

This should include gas and an emergency fund for car maintenance and repairs. For most of us this should be next in line on the budget because we needed reliable transportation to keep fulfilling our commitment to serve our employer and others.

Budget for transportation but learn to trust God if you hear Him tell you to give away what you had planned to use for this purpose, and this includes your cars.

- [Our food, clothing, and misc. items](#)

Budget for these items but learn to trust God if you hear Him tell you to give away what you had planned to use for this purpose.

Learn to trust in this promise from God.

[Matthew 6:31-33](#)

[31 "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. 33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.](#)

[NKJV](#)

God's budget is in the opposite order of the way most people live. Most would have their personal needs and wants at the top of their list. Then they would try and pay those who serve them. As they accumulate debts, it becomes even more difficult to pay those who serve them.

This has given the church and the Lord a bad name. It has kept the church from having abundant resources to invest in serving others.

We learned to trust God that if we would seek His Kingdom first and His righteousness, if we would honor His name by paying those who serve us, He would feed us and cloth us and provide anything else that we needed.

He has always met our needs and many times He gave us our wants. Many times He gave us blessings we had never desired or asked for. He has prospered us so that we can contribute to other ministries besides our local church.

When the truth was first revealed to us that God owned everything and that we were stewards of what belonged to Him, we had a decision to make.

Would we yield to this truth and yield all that we possessed to God and live according to His budget? Would we purpose to do this in the future with all that we received?

Or would we reject God's claim of ownership and continue to act like owners of what we possessed and spend what we had according to our will? Would we manage our money and possessions according to our flesh?

This is the decision you must make as you consider God's blueprint for the family.

[Matt 6:24](#)

[24 No one can be slave to two masters; for he will either hate the first and love the second, or scorn the second and be loyal to the first. You can't be a slave to both God and money.](#)  
CJB

Will you acknowledge that all of your money and all of your possessions belongs to God?

Are you willing to yield all that you currently have to God and commit to yield all that you will receive in the future?

Are you willing to be God's steward and live according to His budget?