

# Your Family's Finances

The Bible has a lot to say about money and much that is specifically of value for someone trying to be intentional about family relationships. A financial treadmill of working and consuming can dominate your energy and thoughts to the degree that your good intentions for family relationships get squeezed out.

How can you master your money in order to be intentional in other areas? How can you turn your money from being a challenge to your spiritual and relational goals to being an asset?

## **STEP ONE: Be content and faithful in little**

We often think the answer to our money problems is to have a little more, but Solomon observed, “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Ecclesiastes 5:10). The writer of Hebrews countered, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’” (Hebrews 13:5).

Being content with what you have doesn't mean God can't bless you with more. Two of the servants in the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. To them the master said, “You have been faithful with a few things; I will put you in charge of many things.” We learn from this parable that God wants to see what we will do with a little before He'll entrust us with more.

## **STEP TWO: Value relationships over things**

In Romans 13:8, the apostle Paul says, “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law.” Most Christian

financial advisers stress the value in eliminating and staying out of debt as much as possible. The less debt you have, the more you're able to focus on the “debt to love one another.” Focusing on relationships over things also can cause you to reconsider your purchasing and work decisions. Isaiah 55:2 asks the question, “Why spend money on what is not bread, and your labor on what does not satisfy?” Do you ever feel like you're working hard to pay off debt for purchases that weren't essential and didn't even satisfy? How could you simplify your expenses and make them more consistent with your family priorities in this season of life?

## **STEP THREE: Re-orient your fears and desires**

People with various relationship goals—wanting to get married, considering starting a family or wanting to help a child through a tough season—may not realize just how much those goals can be undermined by a consumer-driven culture playing on their fears and desires.

God tells us we shouldn't fear what the world fears (1 Peter 1:17 and 3:13-15) or desire what it desires (2 Peter 1:3-8). What would it look like in your life if you re-oriented your fears and desires toward God's design? The more you look to Him for your security and provisions (1 Peter 5:7 and Philippians 4:19), the more you are directed to the eternal relationships around you (Ephesians 3:14-19 and John 13:34-35). Allowing God to re-direct your fears and desires frees you up to invest in family and to give generously to other families who are praying for God's provision.

## GOING FURTHER - Resources

*The Total Money Makeover* (by Dave Ramsey) Learn how to reduce and pay off debt, save, and manage your finances today and for the future. Available at amazon.com.

*The New Master Your Money* (by Jeremy White and Ron Blue) offers a financial planning book that presents concepts in an easy-to-understand format. Do you know if you have enough? Do you know how much is enough? Available at amazon.com.

*Good Sense Budget Course* (by Dick Towner and John Tofilon) helps you design and commit to a Biblically based spending plan. Available at amazon.com.

## GOING FURTHER Immanuel Lutheran Ministries

**Information and Resources** are available at the At Home With God Centers at both campuses or by going to [www.ilmtexas/AHWG](http://www.ilmtexas/AHWG).

# Family Finances

