



A Biblical View of Finances*

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Foundational Reminders

1. You are not a financial **advisor** or **expert**.
 - You are a Biblical **counselor**. Your role is to bring **Biblical** instruction in the area of finances.
2. You don't have to be good with **numbers** to apply Biblically sound financial practices.
3. God owns **everything** and everything we have has been **given** to us.

1 Chronicles 29:11-12 - *"Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, O LORD, and You exalt Yourself as head over all. ¹² Both riches and honor come from You, and You rule over all, and in Your hand is power and might; and it lies in Your hand to make great and to strengthen everyone.*

1 Corinthians 4:7 - *What do you have that you did not receive? And if you did receive it, why do you boast as if you had not received it?*

4. Jesus directly connected finances with our **heart**.

Matthew 6:21 - *for where your treasure is, there your heart will be also.*

Matthew 6:24 - *"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.*

5. Biblically sound financial living includes a Biblical view of **income/work**, **spending**, **saving**, and **sharing**.

What the Bible Says About Income/Work

Genesis 1:27-28 - God created man in His own image, in the image of God He created him; male and female He created them. ²⁸ God blessed them; and God said to them, "Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth."

2 Thessalonians 3:6-12 - Now we command you, brethren, in the name of our Lord Jesus Christ, that you keep away from every brother who leads an unruly life and not according to the tradition which you received from us. ⁷ For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, ⁸ nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you; ⁹ not because we do not have the right to this, but in order to offer ourselves as a model for you, so that you would follow our example. ¹⁰ 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. ¹¹ For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. ¹² Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.

1 Thessalonians 4:11-12 - and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you, ¹² so that you will behave properly toward outsiders and not be in any need.

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.

Proverbs 28:19 - He who tills his land will have plenty of food, But he who follows empty pursuits will have poverty in plenty.

Proverbs 30:7-9 - Two things I asked of You, Do not refuse me before I die: ⁸ Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, ⁹ 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.

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. 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 griefs.

Philippians 4:11-13 - Not that I speak from want, for I have learned to be content in whatever circumstances I am. ¹² 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. ¹³ I can do all things through Him who strengthens me.

Colossians 3:23 - Whatever you do, do your work heartily, as for the Lord rather than for men,

1. God made us to be **productive**. He gave us skills and talents to use to **provide** for our needs.

2. Working to provide for our personal and family needs is **God-glorifying**. God **works**.
3. Both wealth and poverty make us prone to **temptation** to not trust God.
4. **Contentment** is often the secret to financial peace. Contentment is **learned**.

WORK HEARTILY!

Counseling Application: Income

1. It is God's will for us to work and provide, therefore we should pray with the confidence that it is His will. *"Believe that He can, Ask that He will, Trust what He does, Praise Him no matter what."*
2. Encourage counselees to take employment opportunities instead of waiting for the "perfect" job.
3. Be alert to limited income being the presenting problem masking a lack of contentment.

What the Bible Says About Spending

Matthew 6:19-21 - *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.*

1 Timothy 6:6-8 - *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 If we have food and covering, with these we shall be content.*

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

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

1. Spend **less** than what you make. Wisdom avoids **debt**. Debt is often considered acceptable when:
 - a. The amount is **affordable** within your cash flow.
 - b. The amount of debt is **less** than the value of the asset. (home)
 - But you cannot assume the **future** of cash flow or asset value.
2. Spend in a way that leaves **resources** for saving and sharing.
3. Spend with a **prioritization** of needs before wants.
4. Spend with a recognition of the **reality** of stuff. It will **rust, rot**, or get **ripped off**. Jesus understood **depreciation**.

SPEND WISELY!

Counseling Application: Spending

1. Set and use a budget.
2. **Attack** debt.
3. Premarital: The couple who wants the wife to be able to be at home with the children when they are young should learn to live off ONE income. Avoid the double whammy of increased expense and decreased income.

What the Bible Says About Saving

Proverbs 6:6-8 - *Go to the ant, O sluggard, Observe her ways and be wise, ⁷ Which, having no chief, Officer or ruler, ⁸ Prepares her food in the summer and gathers her provision in the harvest.*

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

1 Timothy 6:17-18 - *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,*

1. Saving understands that riches have **wings**, and our tomorrows are **uncertain**.

2. You can never save **enough**, but you can save **too much**. We do not **trust** in savings, but trust in God does not **precluded** saving.

SAVE RESPONSIBLY!

Counseling Application: Savings

1. Categorize your savings.
 - a. Future automobiles.
 - b. Emergency maintenance.
 - c. Long Term maintenance.
 - d. College
 - e. Other?
2. Maximize any retirement matching.
3. Premarital: If a couple lives off one income, they can accumulate significant savings allowing them to wisely position themselves for a significant down payment and reasonable mortgage payment.

What the Bible Says About Sharing/Giving

1 Timothy 6:18-19 - *Instruct them to do good, to be rich in good works, to be generous and ready to share, ¹⁹ 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.*

1 Corinthians 16:1-2 - *Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. ² On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.*

2 Corinthians 9:6-11 - *Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷ Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. ⁸ 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; ⁹ as it is written, "HE SCATTERED ABROAD, HE GAVE TO THE POOR, HIS RIGHTEOUSNESS ENDURES FOREVER." ¹⁰ Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; ¹¹ you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.*

1. The New Testament commands **giving**; but does not establish an **exact amount**.
2. The amount of our giving is determined by how God has **prospered** us, and what we **purpose** in our heart.
3. The emphasis of the New Testament is on **generosity**.
4. God promises to give seed to **sowers**.
5. There is a “ladder of giving **integrity**” in the New Testament.

GIVE GENEROUSLY

2 Thessalonians 3:10-12 - ¹⁰For 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. ¹¹For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. ¹²Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.

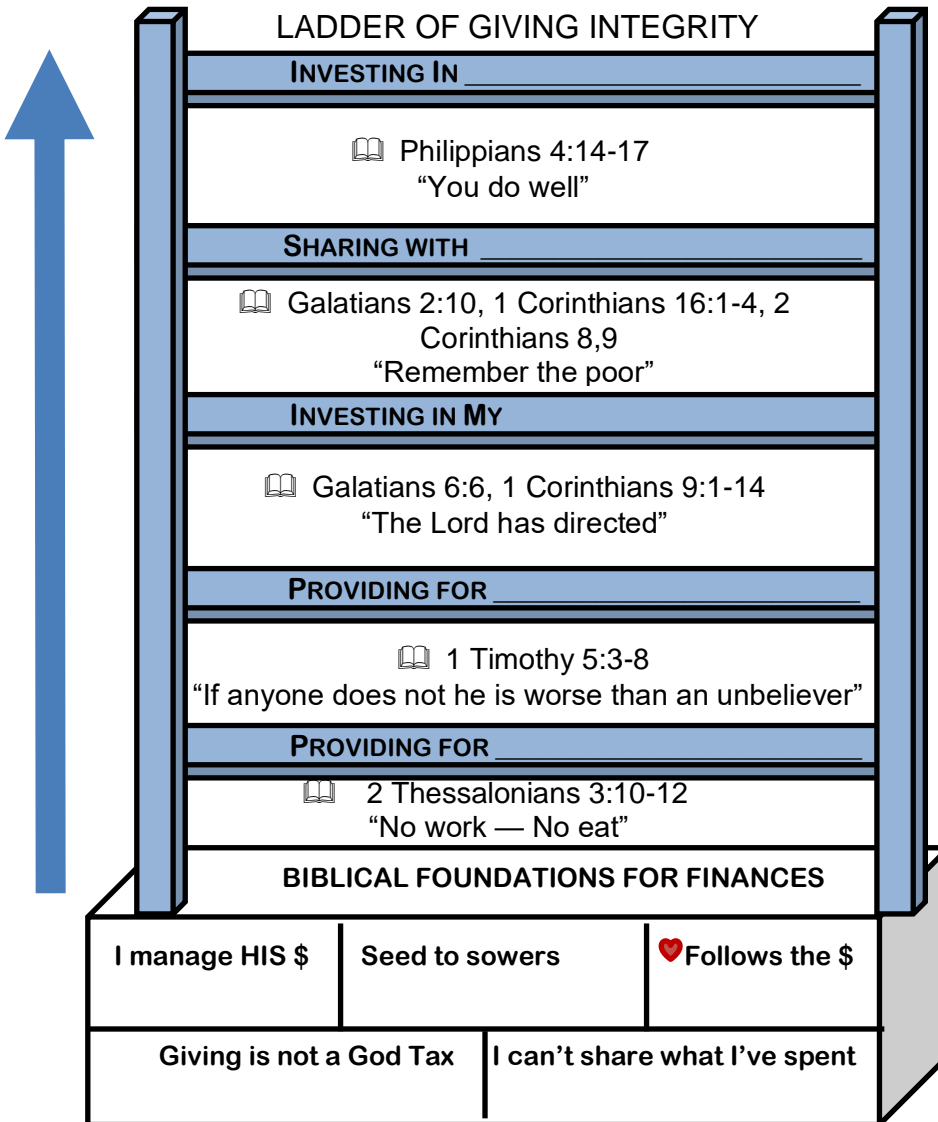
1 Timothy 5:4,8 - ⁴but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God. ⁸But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

Galatians 6:6 - The one who is taught the word is to share all good things with the one who teaches him.

1 Corinthians 9:9-14 - ⁹For it is written in the Law of Moses, "You shall not muzzle the ox while he is threshing." God is not concerned about oxen, is He? ¹⁰Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. ¹¹If we sowed spiritual things in you, is it too much if we reap material things from you? ¹²If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things so that we will cause no hindrance to the gospel of Christ. ¹³Do you not know that those who perform sacred services eat the food of the temple, and those who attend regularly to the altar have their share from the altar? ¹⁴So also the Lord directed those who proclaim the gospel to get their living from the gospel.

Galatians 2:10-They only asked us to remember the poor—the very thing I also was eager to do.

Philippians 4:14-17— ¹⁴Nevertheless, you have done well to share with me in my affliction. ¹⁵You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; ¹⁶for even in Thessalonica you sent a gift more than once for my needs. ¹⁷Not that I seek the gift itself, but I seek for the profit which increases to your account.



Counseling Application: Sharing/Giving

1. Always find a way to give something.
2. Encourage your counselee to consider if their giving practices reflect the New Testament Ladder of Integrity.

**This outline initially developed and taught by Doug Rutt, Teaching Pastor at Christian Family Chapel, as part of the Hope Training Center training in Biblical Counseling and Discipleship.*