

# 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.

## FOUNDATIONAL REMINDERS

2. You don't have to be good with numbers to apply Biblically sound financial practices.

## FOUNDATIONAL REMINDERS

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.

"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?

## FOUNDATIONAL REMINDERS

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.

## FOUNDATIONAL REMINDERS

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## 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.

## Genesis 1:27-28

<sup>28</sup> 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."



# WHAT THE BIBLE SAYS ABOUT INCOME/WORK

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

## 1 Thessalonians 4:11-12

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, <sup>12</sup> so that you will behave properly toward outsiders and not be in any need.

# WHAT THE BIBLE SAYS ABOUT INCOME/WORK

2. Working to provide for our personal and family needs is God-glorifying.

God works.

## Proverbs 30:7-9

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

<sup>9</sup> 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.

# WHAT THE BIBLE SAYS ABOUT INCOME/WORK

3. Both wealth and poverty make us prone to temptation to not trust God.

## Philippians 4:11-13

Not that I speak from want, for I have learned to be content in whatever circumstances I am. <sup>12</sup> 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. <sup>13</sup> I can do all things through Him who strengthens me.



# WHAT THE BIBLE SAYS ABOUT INCOME/WORK

4. Contentment is often the secret to financial peace.

Contentment is learned.

## Colossians 3:23

Whatever you do, do your work heartily, as for the Lord rather than for men,

WORK HEARTILY!

## COUNSELING APPLICATION: INCOME/WORK

1. It is God's will for us to work and provide, therefore we should pray with the confidence that it is His will.

**COUNSELING APPLICATION:**  
INCOME/WORK

“Believe that He can,  
Ask that He will,  
Trust what He does,  
Praise Him no matter what.”

# COUNSELING APPLICATION: INCOME/WORK

2. Encourage counselees to take employment opportunities instead of waiting for the “perfect” job.

## COUNSELING APPLICATION: INCOME/WORK

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.



<sup>20</sup>"But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; <sup>21</sup> for where your treasure is, there your heart will be also.

## 1 Timothy 6:6-8

<sup>6</sup>But godliness actually is a means of great gain when accompanied by contentment. <sup>7</sup>  
For we have brought nothing into the world, so we cannot take anything out of it either.

<sup>8</sup> 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.

# WHAT THE BIBLE SAYS ABOUT SPENDING

1. Spend less than what you make.  
Wisdom avoids debt.

# WHAT THE BIBLE SAYS ABOUT SPENDING

Debt is often considered acceptable when:

- a. The amount is affordable within your cash flow.

## WHAT THE BIBLE SAYS ABOUT SPENDING

Debt is often considered acceptable when:

b. The amount of debt is less than the value of the asset. (home)



# WHAT THE BIBLE SAYS ABOUT SPENDING

But you cannot assume the future of cash flow or asset value.

# WHAT THE BIBLE SAYS ABOUT SPENDING

2. Spend in a way that leaves resources for saving and sharing.

# WHAT THE BIBLE SAYS ABOUT SPENDING

3. Spend with a prioritization of needs before wants.

## WHAT THE BIBLE SAYS ABOUT SPENDING

4. Spend with a recognition of the reality of stuff. It will rust, rot, or get ripped off. Jesus understood depreciation.

WORK HEARTILY!

SPEND WISELY!

# COUNSELING APPLICATION: SPENDING

1. Set and use a budget
2. Attack debt.

## COUNSELING APPLICATION: SPENDING

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.

# COUNSELING APPLICATION: SPENDING

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,<sup>7</sup> Which, having no chief, Officer or ruler,<sup>8</sup> 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

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.

## 1 Timothy 6:18

Instruct them to do good, to be rich in good works, to be generous and ready to share,

# WHAT THE BIBLE SAYS ABOUT SAVING

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

## WHAT THE BIBLE SAYS ABOUT SAVING

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

WORK HEARTILY!

SPEND WISELY!

SAVE RESPONSIBLY!



# COUNSELING APPLICATION: SAVING

1. Categorize your savings.
  - a. Future automobiles.
  - b. Emergency maintenance.
  - c. Long Term maintenance.
  - d. College
  - e. Other?

# COUNSELING APPLICATION: SAVING

2. Maximize any retirement matching.

## COUNSELING APPLICATION: SAVING

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

Instruct them to do good, to be rich in good works, to be generous and ready to share,

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

1. The New Testament commands giving; but does not establish an exact amount.

## 1 Corinthians 16:2

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.

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

2. The amount of our giving is determined by how God has prospered us,



## 2 Corinthians 9:7

<sup>7</sup> Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

2. The amount of our giving is determined by how God has prospered us, and what we purpose in our heart.

## 2 Corinthians 9:8

<sup>8</sup> 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;

## 2 Corinthians 9:10

<sup>10</sup> 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;

## 2 Corinthians 9:11

<sup>11</sup> you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

3. The emphasis of the New Testament is on generosity.

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

4. God promises to give seed to  
sowers.

# WHAT THE BIBLE SAYS ABOUT SHARING/GIVING

5. There is a “ladder of giving integrity” in the New Testament.



WORK HEARTILY!

SPEND WISELY!

SAVE RESPONSIBLY!

GIVE GENEROUSLY!

## Biblical Foundations for Finances

**I manage  
HIS \$**

**Seed to  
Sowers**

**♥ Follows  
the \$**

**Giving is not  
a God tax**

**I can't share what  
I've spent**

PROVIDING FOR  
MYSELF AND FAMILY

“No work — No eat”

2 Thessalonians 3:10-12

PROVIDING FOR  
MY ELDERLY PARENTS

“If anyone does not he is worse than  
an unbeliever”

1 Timothy 5:8

INVESTING IN MY  
LOCAL CHURCH

“The Lord has directed”  
Galatians 6:6,  
1 Corinthians 9:7-14

SHARING WITH  
POOR BELIEVERS

“Remember the poor”

Galatians 2:10,  
2 Corinthians 8,9



INVESTING IN  
GOSPEL EXPANSION

“You do well”  
Philippians 4:14-17

# COUNSELING APPLICATION: SHARING/GIVING

1. Always find a way to give something.



**COUNSELING APPLICATION:**  
**SHARING/GIVING**

2. Encourage your counselee to consider if their giving practices reflect the New Testament Ladder of Integrity.

# Questions?

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