

The Godly Man as Christ's Representative

Financial Responsibility

Some men might not consider this subject a spiritual one. However, in the teachings of Jesus, He talked more about money than He did about heaven and hell. Financial difficulties rate high as a cause of marital problems. It is essential, if we are to experience "financial freedom", that we know how to earn, save, spend and give money. Money management and living within a budget is not simple, automatic, or easy.

So teacher, seek to challenge your men with the very personal aspects of this chapter and their need to be financially responsible.

A. Object Of The Lesson

To teach each one to understand and apply the Biblical principles of financial responsibility in the areas of earning, saving, spending, and giving money.

B. Discussion Questions

1. Give some practical reasons a man needs to know and practice financial responsibility. (He is responsible before God for the finances of the family, to reduce a possible area of friction and disagreement in marriage, to be able to budget, to be a good steward, to be free rather than a slave or in bondage to money, etc.)
2. From question #3 page 47 in your study, which pitfall do you think is the most prevalent in unbelievers? Why? In believers? Why?
3. People often think, "If I just had \$50.00 or \$100.00 (etc.) more a month, I'd have it made! Everything would be fine!" What is wrong with this thinking?
4. Look up Philippians 4:19, Malachi 3:10, and Deuteronomy 14:23 (LB), and Romans 12:13. Share God's plan for money as found in these verses. (To provide our needs, to show His power to bless, to train us, to bless others.)
5. What would you say are some evidences of financial bondage? (Indebtedness, constant pressure of bills, obsessed with business, desire to get rich quick, concern for temporal things) What are some evidences of financial freedom? (No past due bills, no undue vulnerability to financial pressure, proper priorities, having a margin, concern for God's work, willingness to learn from past mistakes.)
6. What can a wife's desires for more or better material possessions do to a husband? (Put him under pressure to work harder and longer hours to provide for her and thus make their marriage and home life suffer, cause him to go in debt or more in debt, cause friction between them.)
7. What are some dangers or negatives of a working wife? (A higher tax bracket, children and babysitter cost, deflates the husband's ego, health problems due to pressure, cost of lunches and instant food, transportation, the danger of "your money" and "my money," increased possibility of an affair.)

8. Why should we save money? (Have a margin, be available to God, emergencies, to help others.)

9. What are some ways you have found effective on how to save? (Pay God first, self second; pay cash; payroll savings, or a similar plan where a set amount is deducted for you weekly or monthly for savings; preserve the “wind falls” (when . you finish paying for something, continue putting that same amount in savings. Don't use it to buy something else!)

10. Do you live by a budget? If so, share why you feel this is essential for good stewardship.

11. What hints can you share on planning regarding how to spend the money we have? (List needs in order of importance, discontinue any services not needed, make planning a family affair, be realistic in goals and objectives, keep records, have a personal allowance for every member of the family, buy wisely:

“Use it up, Wear it out, Make it do, Or do without”

12. What are some ways we can guard against becoming financially exposed? (don't loan money; don't co-sign a note - Proverbs 27:13 (LB); Proverbs 17:18 (LB). Stay out of debt on high-depreciating items; close charge accounts; destroy credit cards; wait for God to provide - Philippians 4:19; don't presume on God's grace - Matthew 4:6,8, Psalms 19:13.) (Teacher, you can expect some violent reactions against the suggestion to close charge accounts and destroy credit cards! This really goes against the grain of today's society when everywhere we look our eyes and ears are assaulted with, “Want it, Charge it!” However if people are honest, they will admit charge accounts and credit cards lead to financial bondage instead of financial freedom as they promise. It is a means of presuming on the grace of God and also robs one of the joy of waiting for God to provide. Ask if anyone in the class practices the principle of paying cash only and does not use charge accounts or credit cards - if so ask them to tell of the blessing this Isaiah Ask the men to take their thoughts on it to God and His word and let Him show them whether or not this is a sound financial principle.)

13. Does God need our money? (No. God does not need your money. He owns it all anyway. Giving is not “helping poor old God out!” God instituted giving to raise children, not money!)

14. Then why does God want us to give? (God demands it - Malachi 3:10; it brings great joy to God - Philippians 4:17, 18; gives joy to the one receiving it - Philippians 4:10; and joy to the giver - II Corinthians 9:7-10; it is good for you and a privilege - II Corinthians 8:7; it is a reflection of commitment - Matthew 6:19-21; others are blessed and you are blessed - II Corinthians 9; you get prayed for - II Corinthians 9:14; God gets thanked - II Corinthians 9:12,13.)

C. Suggestions For Conclusion

1. I believe we are all convinced now, if we weren't before, our finances are very important to God! Of Jesus' 38 parables in the New Testament 16 deal with possessions. One out of every 6

verses in the synoptic Gospels discusses the right handling of material goods. Jesus makes our possessions - and the way we acquire them - His business. He knew we were going to have a lot of problems here! Money does not make us or break us - it merely reveals us! Is there any area of your financial life that does not line up with God's Word? If God has put His finger on any area of your finances today, will you tell Him now what you purpose to do about it as we pray together.

2. Perhaps you would like to close with the following story or poem.

There was once a ragged boy standing at Christmas time looking in a beautiful store window. But his eyes were not on the moving, mechanical toys and other bright things that normally a boy would be looking at. Instead, he looked beyond these things to a very warm pair of boots there in the window. For this little boy was standing there with nothing on but a very thin undershirt, thin trousers, no coat; his feet were wrapped with rags and you could see blood coming through them, where his feet were cracked and bleeding from the cold. A large limousine pulled up in front of the store and a chauffeur opened the door for a very finely dressed lady. She noticed the little boy as she started inside. She took his hand and took him into the store with her and began to outfit him. First of all, she got him a warm shirt and some warm corduroy trousers, a heavy coat, a warm cap with flaps to pull down over his ears, some stockings, and then that beautiful pair of warm, fur-lined boots in the window. As she went about outfitting this little boy, he looked up at her with tears in his eyes and said to her, "Ma'am are you God's wife?" She smiled and said, "No, but I am one of his daughters."

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Out of this life I shall never take
Things of silver and gold I make.
All that I cherish and hoard away
After I leave, on this earth must stay.
Though I have toiled for a painting rare
To hang on the wall, I must leave it there.
Though I call it mine and boast its worth,
I must give it up when I leave this earth.
All that I gather and all that I keep,
I must leave behind when I fall asleep.
And I often wonder what I shall own
In that other life, when I pass alone,
What shall they find, and what will they see
In that soul that answers to the call of me?
Shall the Great Judge learn, when my task is through
That my spirit has gathered some riches too?
Or shall it at last be mine to find,
That all I've worked for, I have left behind?

D. Additional Scripture

Proverbs 3:9; Proverbs 22:3 (LB); Matthew 16:26; II Peter 3:10; I Chronicles 29:14.

E. Possible Projects

1. Work out, with your wife, a family budget if this has not been done. Work out a plan this will enable the family to be debt free. (If help is needed to plan a budget then call on one experienced to help you set it up). For those who are not giving, make a plan to do so. For those who are not saving, begin now to save.
2. Write out a list of the basic expenditures you have for a month; then list expenses you have that could be cut or tapered. Keep track of expenditures for one month and see what the unnecessary expenses are.
3. Destroy all credit cards and close all charge accounts this week!!!

F. Extra Helps

Audios 1995, 1996, 1997 - "Financial Seminars #1-6"

Richest Man In Babylon by G. S. Clason, Hawthorn Publishing

How to Win the Grocery Game by D. D. Omohumdro

Sylvia Porter's Money Book, Doubleday

Champaign Living on a Beer Budget by G. P. Putman's Sons (*Ignore the title! - Good book*)