

Biblical teaching about money and wealth  
IV. Money and your family

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3. a. Train your children to be faithful and generous givers
4. 1. Training is necessary
  - a. We will not hide them from their children; we will tell the next generation the praiseworthy deeds of the LORD, his power, and the wonders he has done. He decreed statutes for Jacob and established the law in Israel, which he commanded our forefathers to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children. Then they would put their trust in God and would not forget his deeds but would keep his commands. Psalm 78:4-7
5. 2. Training requires Godly wisdom
  - a. Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord. Ephesians 6:4
  - b. We are not to use our own wisdom, but rather rely on the instruction found in the word of God.
6. 3. Train your children while they are young
  - a. Train a child in the way he should go, and when he is old he will not turn from it. Proverbs 22:6 (NIV)
7. 4. Training is a continual process
  - a. These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads. Write them on the doorframes of your houses and on your gates. Deuteronomy 6:6-9
8. 5. The way you live your life can influence even your grandchildren to love, honor and obey God
  - a. I remember your genuine faith, for you share the faith that first filled your grandmother Lois and your mother, Eunice. And I know that same faith continues strong in you. 2 Timothy 1:5 (NLT)
  - b. But the love of the LORD remains forever with those who fear him. His salvation extends to the children's children. Psalm 103:17 (NLT)
9. 6. Being a role model of Christian stewardship may be the most effective way to train your children
  - a. Don't let anyone think less of you because you are young. Be an example to all believers in what you say, in the way you live, in your love, your faith, and your purity. 1 Timothy 4:12 (NLT)
  - b. Dear brothers and sisters, pattern your lives after mine, and learn from those who follow our example. Philippians 3:17 (NLT)
10. A story of uncommon generosity
  - i. Brian Kluth, 7 Keys to Open-Handed Living in a Tight-fisted World
  - b. The Kluth Christmas tradition

11. Jesus gets the biggest present
  - i. A Kluth Christmas tradition
  - b. Each fall, the children would tell Brian and Sandi all the things they wanted for Christmas that year
  - c. They noticed that the children would request more and bigger toys each year
  - d. One Christmas Brian asked them “Whose birthday are we celebrating?”
  - e. “Jesus, but he’s not here” they answered.
  - f. They then explained to their children that when we help the least, the lost, the lonely, and God’s leaders, it is like giving Christmas presents to Jesus.
12. Remembering Jesus at Christmas
  - i. Source: Kluth, 7 Keys, day 27
  - b. That Christmas, the parents gave their children an envelope with a large amount of cash inside
  - c. Based on a list of suggestions contained in the envelope, each child decided to whom to give and how much to give
  - d. It is a new tradition that has been repeated every year
  - e. They want their children to learn that Christmas is about giving to others, not getting for themselves
  - f. They are also learning that when we give to the our needy brothers and sisters, we are giving to God
13. Stones of remembrance
  - i. Wilkin family tradition
14. Testimonies from my grandchildren
  - a. Our grandchildren live more than a thousand miles away, so we only see them a few times each year.
  - b. When they visit us in our home, I invite them to the table one by one
  - c. Each grand child tells me what they are thankful for, what God has blessed them with, what he means to them, or some other testimony
  - d. I record their testimony in a little red journal
  - e. They then drop a “Stone of Remembrance” into the jar
  - f. Over the years the stones have piled up
  - g. This is a permanent record of one aspect of their development while they were growing up
15. B. Leave an inheritance to your children and grandchildren
  - a. Good people leave an inheritance to their grandchildren, but the sinner’s wealth passes to the godly. Proverbs 13:22 (NLT)
  - b. A spiritual inheritance is your most important legacy
  - c. A financial nest-egg could be helpful to your heirs to pay for a major illness, loss of employment, starting a business, or becoming a missionary
  - d. Teach them Godly stewardship while you are alive
  - e. Consider a trustee to manage this money until they are in their late 20’s to protect against wasteful spending while they are still immature
  - f. One man I know decided to apportion 1/4 of his children’s inheritance at 28, 35, 42, and 49
16. C. Your spouse has an important role in your financial stewardship
  - i. The husband is the leader but not the king

“Happy wife, happy life”

- b. The husband is under the Headship of Christ
  - c. The husband should act in the best interests of his wife and family, not himself:
  - d. For husbands, this means loving your wives, just as Christ loved the church. He gave up his life for her Ephesians 5:25 (NLT)
  - e. Husband should seek the wife’s agreement on major financial decisions. This shows that he respects her wisdom and promotes oneness in the marriage
  - f. Wife can play an important role in bookkeeping, budget management, and long-range planning
17. D. Develop a family financial plan
- a. Ask God to reveal to you his plan for your life as a steward
  - b. Share the plan with your wife and gain her agreement
  - c. Set short and long term goals consistent with your plan
  - d. Include the needs of your children (eg, education) and even your grandchildren
  - e. Share your plan with your children and find ways they can participate in it
  - f. Review your plan occasionally with your wife in a quiet place end
18. Class discussion
- i. Family practice
  - b. Do you have a plan for teaching your family Biblical financial principles?
  - c. What is your spouses role in developing your family financial plan? What other people and resources should you consult in developing the plan?
  - d. Have you engaged your children in developing the plan? Why or why not?
  - e. To what extent should you share your family financial plan with your children
19. Quiz
- i. Multiple choice or True/False
  - b. Create one or more quizzes that deal with this module
  - c. Usually 4 or 5 choices or statements work best for each quiz
  - d. After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true
20. Biblical teaching about money and wealth