

1 **Biblical financial principles**

2 **IV. Money and the family**

3 **A. Train our children**

- To be financially responsible
- To be kind to the poor
- To be generous and faithful givers

4 **Training is necessary**

▪ 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 **Training requires Godly wisdom**

▪Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord. Ephesians 6:4

▪We are not to use our own wisdom, but rather rely on the instruction found in the Word of God.

6 **Train our children while they are young**

▪ Train a child in the way he should go, and when he is old he will not turn from it. Proverbs 22:6

7 **Training is a continual process**

▪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 **Our lives influence our grandchildren**

▪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)

▪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 **Be a role model**

▪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)

▪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 giving gifts to Jesus**

11 **Jesus gets the biggest present**

- Each fall, the children would tell Brian and Sandi all the things they wanted for Christmas that year
- They noticed that the children would request more and bigger toys each year
- One Christmas Brian asked them "Whose birthday are we celebrating?"
- "Jesus, but he's not here" they answered.
- 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**

- Brian reasoned that since it was Jesus birthday, he should get the biggest present
- That Christmas, the parents gave their children an envelope with a large amount of cash inside
- Based on a list of suggestions contained in the envelope, each child decided to whom to give and how much to give
- It is a new tradition that has been repeated every year
- The want their children to learn that Christmas is about giving to others, not getting for themselves
- They are also learning that when we give to the our needy brothers and sisters, we are giving to God >

13 **Giving gifts to Jesus**

- And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward." Matthew 10:42
- "Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?' "The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.' Matthew 25:37-40

14 **Stones of remembrance**

15 **Testimonies from our grandchildren**

- Our grandchildren live more than a thousand miles away, so we only see them a few times each year.
- When they visit us in our home, I invite them to the table one by one
- Each grand child tells me what they are thankful for, what God has blessed them with, what he means to them, their goals for the year, or some other testimony
- I write down what they say in a little red journal
- After telling me, they then drop a glass "Stone of Remembrance" into the jar

- Over the years the stones have piled up
 - The journal is a record of one aspect of their development while they were growing
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16 **B. Leave an inheritance to our children and grandchildren**

- Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly. Proverbs 13:22 (NLT)
 - A spiritual inheritance is your most important legacy
 - 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
 - Teach them Godly stewardship while you are alive
 - Consider a trustee to manage this money until they are in their late 20's to protect against wasteful spending while they are young adults
 - One man I know decided to apportion 1/4 of his bequest to his children at ages 28, 35, 42, and 49 >

17 **C. Our spouse has an important role in our financial stewardship**

- The husband is under the Headship of Christ
- The husband should act in the best interests of his wife and family, not himself:
 - For husbands, this means loving your wives, just as Christ loved the church. He gave up his life for her Ephesians 5:25 (NLT)
 - Husband should seek the wife's agreement on major financial decisions. This shows that he respects her wisdom and promotes oneness in the marriage
 - Wife can play an important role in bookkeeping, budget management, and long-range planning

18 **D. Develop a family financial plan**

- Ask God to reveal to us his plan for our lives as stewards
- Share the plan with our spouse and gain agreement
- Set short and long term goals consistent with our plan
- Include the needs of our children (eg, education) and even our grandchildren
- Share our plan with our children and find ways they can participate in it
- Review the plan occasionally with our spouse in a quiet place >

19 **Class discussion**

- Do you have a plan for teaching your family Biblical financial principles?
- What is your spouses role in developing your family financial plan? What other people and resources should you consult in developing the plan?
 - Have you engaged your children in developing the plan? Why or why not?
 - To what extent should you share your family financial plan with your children >

20 **Quiz**

- Create one or more quizzes that deal with this module
- Usually 4 or 5 choices or statements work best for each quiz

- 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

21 **Biblical financial principles**