

BIBLICAL FAMILY IN A MODERN WORLD: Money Mattersⁱ

1 Timothy 6:17-19

INTRODUCTION:

Good morning, Trinity! I am grateful you have joined us today.

SERIES OVERVIEW:

We are in a teaching series we've called, "A Biblical Family in a Modern World." We are looking at marriage and family according to God's ways. We've talked about God's design for marriage, what it means to build a godly home, the differing roles of husband and wife in the marriage relationship, and last week we talked about raising godly kids. Today's message is entitled, "Money Matters."

Marriage gurus say that the three biggest conflicts in marriage deal with the topics of parenting, money and intimacy.ⁱⁱ So, we we are doing in this part of our teaching series is dealing with those issues. Last week parenting, this week money, and next week intimacy.

If you've been a part of our study so far, you've heard me say that I have been challenged in this area of marriage and family. I am not a marriage and family expert and teaching through this has highlighted my failures more than my successes. But here's the deal, my prayer for working through this study is to be an encouragement and set before all of us something we can and should pursue. So, with that said, let's jump in.

Grab your Bibles and turn with me to 1 Timothy chapter 6. We are going to be in a couple places in this chapter, but our primary focus will be verses 17-19.

OPENING ILLUSTRATION: Marriage and Money Statisticsⁱⁱⁱ

According to a recent study, money is the number one issue married couples fight about. The study also revealed that this conflict is the second leading cause of divorce, behind infidelity. That 86% of marriages in the last 5 years began with consumer debt. Compare that to 25 years ago, only 43% of couples began their marriage that way. The study also concluded that the larger a couple's debt, the more likely they are to fight about money. And according to another study, the average American spends 6 hours a week shopping, and that doesn't include shopping for groceries.^{iv}

What these statistics tell me is that if you and your spouse argue over money, you're a part of the club. So, what I want to accomplish today is to talk through matters pertaining to money and offer some practical ways we can reduce the stress level in the home when it comes to finances. And again, I am a work in progress on this.

So, let's first read our text and then pull out the principles we learn from it. 1 Timothy 6, verses 17 through 19. ***17As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18They are to do good, to be rich in good works, to be generous and ready to share, 19thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*** Let's look at 4 principles to money matters in the home. First principle about money is that it is...

MESSAGE:

1) A Matter of the Heart.

The root issue behind money is the heart. Money is neutral. The issue is our heart.^v Look again at verse 17. ***17As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches.*** A couple things to point out here.

First, look who Paul is addressing here. He says, "As for the rich." Now, you might have a tendency to say, "Well, I'm certainly not rich, so this passage isn't for me." But when you think about it, by virtue of living in the United States, you and I are among the richest people in the world. I read one study this week that said, "The median worldwide income is \$2,800 per year."^{vi} According to the U.S. Census Bureau, the poverty line for a family of 4 in Texas is \$29,950 a year.^{vii} That is more than 10 times the median worldwide income. The point is that Paul is talking to all of us. We are all rich.

Notice Paul's urging to the rich, ***"charge them not to be haughty, nor to set their hopes on the uncertainty of riches."*** In other words, we are not to put our hearts in our money. It will either lead to haughtiness, arrogance, or anxiety because of uncertainty. We can't place our hearts in our finances.

Jesus spent more time talking about money than any other topic. That is because He's more about your heart above anything else. And nothing more reveals our heart than how we approach money.

Earlier in chapter 6, Paul says in verse 10, *“**10For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.**”* Paul does not say that money is the root of evil. He says the love of, the craving for money is evil. Money is morally neutral. It’s our heart that’s the issue.^{viii}

In Jesus’ teaching on money in Matthew 6, He says in verse 21, *“**For where your treasure is, there your heart will be also.**”* Our hearts always follow our treasure. Money and our hearts play upon one another. Therefore, money is a heart issue.

And a major way this heart issue affects marriage, and the family is that we bring our sinful bents toward money into the marriage. Rarely do both husband and wife share the same views of money. Cue the dynamite. But understanding that money is a heart issue, a spiritual issue, it leads us to understand that we must surrender our hearts to biblical teaching. And when we do, I think we’ll find peace and harmony as we allow our hearts to be shaped by Scripture. That will get us to a place where we are more on the same page.

I think it is important to recognize how our view of money is often shaped. I read an article this week by the Consumer Financial Protection Bureau. The article stated that our money styles are shaped by our money circles.^{ix}

Some of us are savers, some are spenders. Some of us are planners, others are impulsive. Some of worry and others are confident.^x And it is usually, in my experience, that in a marriage the husband and the wife are exact opposites of one another. And guess what? That’s actually a good thing, it brings balance. It is more of a challenge when both are spenders, know what I mean?!

Now, our money styles are shaped by a few different things. I want to share with you a list of 5 things that I believe shape our heart toward money. Number one, **our upbringing** has a lot of influence on us. Daddy’s little girl saying, “Daddy please...,” usually plays itself out in us dads saying, “Anything for my baby girl.” Well, that creates a money style. That’s funny because its true!

Secondly, our heart toward money is shaped by our **life experiences**. If you grew up in a lower income family, you might tend to be more thrifty. If you grew up in an affluent home, you might tend to think that you deserve that 85-inch television even though you don’t have the money for it.

Thirdly, the **people around us** shape our heart’s view of money. We try to keep up with the Jones’ and that creates all kinds of spending habits.

Fourthly, **education** shapes our money style. For those of you that have degrees in accounting and finance, you might tend to be risky or conservative in your approach to handling money. Those without any teaching on money tend to be clueless in their understanding of money management.

Finally, our view of money is often shaped by our **personalities**. We see this play out in our family. Carsyn, our oldest, is a saver, rarely spends money. She breaks out in hives when she has to spend money. Drew is not really a spender either. He will, but he will look for thrifty ways to use other people’s money first. Reece, he’s is a giver. He doesn’t really keep track of how much money he has, but he will give until his card is denied for insufficient funds. Eden, our baby girl, she stays in debt. Her birthday is in July, and she will say, “Dad, I don’t have any money right now, but can I have this? I’ll pay you back on my birthday.” To which I usually say, “Baby, it’s September!” I can see the conversations with her husband one day!

We have to be aware that money is a matter of the heart. And there are many things that shape that in us. But it is important to recognize and surrender our hearts to Scripture here, so that our view of money is shaped by The Bible. Money is a heart issue. The second principle is that money is...

2) A Matter of Trust.

Money demonstrates our trust level. What do I mean by that? Look again at verse 17 of 1 Timothy 6. *“**17As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.**”* The word translated as “hopes” can also mean trust.^{xi} And I think our approach to money is a matter of trust in a couple of ways. First, it is a matter of...

A) Trusting God.

Paul says not to trust money but to trust God. And then he tells us why we can trust God. It is God who richly provides everything for us. This is an important thing to understand.

Everything we own has been given to us by God. Psalm 24:1 says, *“**1The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.**”*

Many financial challenges come as a result of not understanding where our resources come from. If we have provided it, well then we become haughty. Or if you provide it, what are you going to do when your resources run out. In that case, confidence moves to anxiety and worry.

But because God has provided it, we have neither the ground to be prideful nor the grounds to worry about it. Either of those positions is an expression of a lack of trust in God. Either I don't need God, or I don't know if God is going to come through. God is the one that provides for us.

You might say, "But I work for everything I have." That is true, but who gave you the talents and abilities to do what you do? Others says, "I've positioned myself to be in the position I am." Again, because of God's provision, He has coordinated the events in your life to place you there.

When we see our money as something we have gained rather than what we have been given by God, trouble is nearby. When we are the supplier then we are the determining factor as to how it should be spent. This automatically pits the family against one another, especially if there are differing views on spending. Because it is all about me.

When we see ourselves as the supplier of our resources, we express a lack of faith in God. But when we recognize what we have is because God has given it to us, we take the selfishness aspect out of the equation. We are more likely to consider The Lord's ways and that is what benefits our family the most.

Money is a matter of trusting God. But money is also a matter of...

B) Trusting Each Other

Trust is a must when it comes to marriage and family. Without trust, we don't have a relationship. And the way we approach finances in our families either builds trust or destroys trust.

Let me mention a few practical tools by looking at trust destroyers and trust builders when it comes to money and marriage. First, ...

1) Trust destroyers

Weaponizing money will quickly destroy trust in a marriage. This is where one person might be highly restrictive of the other person. Or berating the other for

disregarding the budget on a purchase. Or when the bread winner lords it over the other so as to be the main determining factor of how money is spent. That destroys trust in one another.

Another trust destroyer is hiding purchases from your spouse. This cast doubt onto your relationship. One of the studies I mentioned earlier discovered that, "One-third of people who say they argued with their spouse about money hid purchases from their spouse."^{xii} Keeping money hidden, not for a surprise gift, but so they can keep that part of their life secret destroys trust.

While trust destroyers will tear a family apart, finances can provide an opportunity to build trust. Let me mention a couple of...

2) Trust builders

Having a joint account where both people can have access to see everything. This communicates everything is in the open and nothing is hidden.

Another trust builder when it comes to money is to have open and often communication. Understanding one another's money differences allows for accountability and openness.

One practical way to do this is to set a limit for a purchase amount that can occur without consultation. For example, you might say anything over \$25 needs to be discussed with both people. Or you might be in a position where \$100 is a good limit. Or whatever you might agree upon. Honoring that limit builds trust in the marriage.

When it comes to money, it is a matter of the heart and it is a matter of trust, trusting God and each other. The third principle is the money is...

3) A Matter of Stewardship

When we realize that God is the one that has provided our resources, it changes our perspective. We move from spending to stewarding. Look at verse 18 of 1 Timothy 6. "¹⁸*They are to **do good**, to **be rich in good works**.*" The idea of "doing good" carries the meaning of doing what is right, to do well with what God has entrusted to us.^{xiii} This is the whole idea of stewardship.

To steward something means to manage the resources that God has given us. God gives us what He does with the invitation to manage it in a way that honors

Him. When that is our approach, our concern is not on spending, it's on stewarding. And when we take that mindset, we reduce the tension in marriage.

So, the question becomes how do we do good with the riches God has given us? How do we manage our resources? Let me mention a few things here.

A) Develop a Family Budget.

Now this may sound obvious to you, but did you know that only 32% of U.S. households prepare a budget?^{xiv} John Maxwell once said, "A budget is telling your money where to go, instead of wondering where it went."

The Bible teaches the importance of having a budget. Jesus, in Luke 14:28, Jesus says, *"²⁸For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?"* In other words, set a budget!

To do this, you'll want to think through income and expenses and provide margin for saving. Set a budget, work it, and leave room for God show up.

Another point of stewardship is to...

B) Keep a Handle on Debt.

While the Bible does not say all debt is bad, it does in many places challenge us to be wise in our debt. Proverbs 22:7 says, *"⁷The rich rules over the poor, and the borrower is the slave of the lender."* In other words, debt enslaves.

Now, there is good debt and bad debt. Debt on your home is an investment as home values tend to increase. But credit card debt is crippling and creates unnecessary stress on your marriage and family. According to the study I've mentioned throughout this message, findings show that, "The larger a couple's debt, the more likely they were to say money is one of the top issues they fight about."^{xv} The study also pointed out that the average household credit card debt is \$14,241.^{xvi}

Listen, families can avoid undue stress by keeping a handle on debt. Sticking to your budget and saving money for emergencies will allow you to do that. The way you can stay out of bad debt is when purchasing something, ask these questions: Why am I purchasing this? Can I purchase this? And Should I purchase this? Just because you can doesn't mean you should.

Develop and family budget and keep a handle on debt. The third way to steward resources well is to...

C) Invest for the Future.

Set goals for what you want your future to look like. The Bible says in Proverbs 13:22, *"²²A good man leaves an inheritance to his children's children."*

When investing for the future, you need to think both short-term and long-term. A good rule of thumb is to have 3 to 6 months of expenses in an interest-bearing savings account. If that is not feasible for you, start working on an emergency fund. By having savings, when unexpected expenses like new tires (too soon) or doctor bills come up, mountains become speed bumps. That's short-term investing.

The Bible also encourages us to be wise in the long-term. If you do not have a retirement account, you need to. The power of compound interest will help you work toward a bright future. Now, we don't put our hope in the stock market, okay? That's not what I am saying. I am saying it is biblical to have a plan. There are financial planners that can help you with that.

So, money is a matter of the heart, a matter of trust, and a matter of stewardship. Fourthly, money is...

4) A Matter of The Gospel.

Money is a gospel issue. That's what Paul says. Look again at verses 18 and 19 of 1 Timothy 6. *¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.* Paul is urging us to be a generous people. Generosity reflects the gospel. It is a gospel matter in a couple ways.

First, we are generous with our resources because God is a generous God. The most famous verse in the Bible is John 3:16. *¹⁶"For God so loved the world, that [say it with me] he gave his only Son, that whoever believes in him should not perish but have eternal life."* This verse is the gospel in one verse. The gospel is all about God's love motivating Him to give His Son in payment for our sin. Therefore, the gospel ought to motivate us to be generous. We live open-handedly because it mirrors what God has done for us.

Secondly, generosity is a gospel issue because it is an investment in the gospel. Paul echoes Jesus when he says in verse 19, “*storing up treasure for themselves as a good foundation for the future*, [well, what future?] *so that they may take hold of that which is truly life*.” True life is eternal life. When we invest in the gospel, we store up treasure in heaven.

How do you do this? Well, the Bible teaches in two ways, tithes and offerings. A tithe is giving 10% of our income to the local church. Now, you don’t see the tithe principle expressly taught in the New Testament. The foundation is there. But Paul was motivated by extreme generosity, not by legalism. So, I interpret the biblical teaching to be that the tithe is the floor, not the ceiling. And listen, God can do more with your 90% than you can with your 100%.

If you are not currently giving to the church, I want to encourage you to begin somewhere. Start by giving 3 or 5%. And understand, this is not a sales pitch. I know how it can be perceived as that. But I am speaking to you out of experience. There was a time that Cathy and I made all kinds of excuses for why we didn’t tithe. But I can tell you, beginning that practice, we have seen God provide in ways we’d never thought imaginable. Just start somewhere. By the way, you don’t give a church, you give through the church. Everything is FROM God, TO us, THROUGH the Church, FOR advancing The Kingdom.^{xvii}

In addition to tithes are offerings. An offering in the Bible is a gift given above and beyond the tithe. And there are many ways you can give offerings. Giving toward someone’s mission trip, filling up someone’s tank with gas, being led of the Spirit to give toward an initiative.

The point is that The Gospel enables us to be a generous people. And I can promise you, when we make a commitment to honoring The Lord here, God shows up big time! Malachi 3:10 says, “*10Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.*”

CONCLUSION:

When it comes to money matters in the home, the biblical family recognizes money as a matter of the heart, a matter of trust, a matter of stewardship, and a matter of the Gospel. And when we align our finances according to those principles, we will find freedom and fulfillment.

And let me say this. If you are struggling in the area of finances, we have really smart people that can help you. In fact, our Stewardship Team here at Trinity, the team that keeps us on track financially, every one of those people are brilliant when it comes to finances. We can connect you with someone, I promise you. So, if that’s you, and you’d like some coaching, shoot an email to info@trinitytx.org. Simply say, “We need help with finances.” And we will put you in touch with someone to come alongside you.

Listen, when you are healthy fiscally, financially, your marriage is better and your family benefits. We want to help you experience that joy in your family. It’s freeing. God’s ways are best, and we can help you get there.

INVITATION:

I’m going to ask Micah to come and lead us in a time of response. You know, all this money talk really boils down to one word, surrender. We surrender our wants, desires, and sinful behaviors to Jesus. We trust Him as The Lord of our lives and everything falls into place. Jesus renovates our hearts, we come to trust Him completely, we manage what He has given us, and we invest in the Kingdom of God. Following Jesus is about surrender.

Maybe you’re here today and you’ve never surrendered your life to Christ. The Bible says we all have sinned and that our sin leads us to eternal death separated from God. That’s a problem. But the Bible also tells us that when we come to Jesus, by faith, trusting Him as our Lord and Savior, we are forgiven of our sin and we experience life, both now and in eternity in Heaven. Jesus is the only way to true life! Have you given your life to Him?

If you have not, or if you have questions about whether or not you’ve done that, you come this morning. Our elders will join me here at the front and we would love nothing more than to visit with you about what it means to trust Jesus as Lord.

Maybe you have a prayer concern. Well, we want to pray for you and over you. You come as well. Or maybe you want to pray with your spouse. Whatever The Lord is leading you to do, be obedient to that.

I’m going to pray, we will stand and sing, but let’s all respond to the prompting on our heart. [PRAY]

ENDNOTES:

ⁱ Works consulted in preparation for this message: John MacArthur, *The MacArthur New Testament Commentary: 1 Timothy*, Moody Press: Chicago, 1995; Scott J. Hafeman, *The NIV Application Commentary: 2 Corinthians*, Zondervan: Grand Rapids, 2000; Walter L. Liefeld, *The NIV Application Commentary: 1 Timothy*, Zondervan: Grand Rapids, 1999; Connor Bales and Todd Kaunitz, *Gospel in the Home: Turning Chaos Back into Order*, Houston: Lucid Books, 2016; Ramsey Solutions, "Money, Marriage, and Communication," article published by Ramsey, September 27, 2021, accessed online: <https://www.ramseysolutions.com/relationships/money-marriage-communication-research>; Capitol Hill Baptist Church Core Seminar, "Marriage: Class 9: Money," produced by Capitol Hill Baptist Church, March 6, 2022, accessed online: <https://www.capitolhillbaptist.org/sermon/class-9-money/>; Skip Heitzig, *Smart Home: Money Matters for the Smart Home*, "sermon preached at Calvary Church Albuquerque, October 21, 2012, accessed online: <https://calvarynm.church/connectwithskip/teachings/#/series/30/sermon/269>.

ⁱⁱ Sentence adapted from sermon preached at Capitol Hill Baptist Church.

ⁱⁱⁱ Ramsey Solutions, "Money, Marriage, and Communication Research Study," published by Ramsey Solutions, 2017, accessed online: https://cdn.ramseysolutions.net/media/b2c/personalities/rachel/PR/MoneyMarriageAndCommunication.pdf?_ga=2.228791388.1795097850.1695158835-724804009.1695158835&_gl=1*1xw7mb*_ga*Nzl0ODA0MDA5LjE2OTUxNTg4MzU.*_ga_02SXDH1H96*MTY5NTIxNDY2Mi4yLjEuMTY5NTIxNzE0NC4wLjAuMA.*_fplc*U2hsRlRFdW4lMkZKWnBHbzBnNmFIQVBDTHBhY1JZcXdzc0tLZzBqVGJOb0RhM0tBMWtJTWRS2lMznBxNWNZejdxcGtteCUyRkdUYTZJOGpCa2QIMkZzeTZENHkMkZFMXdUTzR6aTZFQ0V0VEMxSGlBaEpXdUswJTJGUUkyN0w3c2ozTnRTUSUzRCUzRA.

^{iv} Susan Cullen, "Startling Statistics About How We Spend Our Time," article published by Nexalearning, January 17, 2022, accessed online: <https://www.nexalearning.com/blog/bid/50652/startling-statistics-about-how-we-spend-our-time>.

^v Connor Bales and Todd Kaunitz, *Gospel in the Home: Turning Chaos Back into Order*, Houston: Lucid Books, 2016, page 111.

^{vi} Cited by SportofMoney.com's article, "How Rich Are Americans on a Global Scale? Very Rich!" published October 31, 2022, accessed online: <https://www.sportofmoney.com/how-rich-are-americans-on-a-global-scale-very-rich>.

^{vii} Josephine Nesbit, "What Income is Considered Poverty Level in Texas in 2023?" article published by Go Banking Rates, September 18, 2023, accessed online: <https://www.gobankingrates.com/money/wealth/what-income-is-considered-poverty-level-in-texas-in-2023/#>.

^{viii} Bales and Kaunitz, page 111.

^{ix} https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_understanding_who_shapes_your_money_decisions_guide.pdf.

^x Ibid.

^{xi} Strong's Concordance, 1679, elpizó.

^{xii} Ramsey Solutions, "Money, Marriage and Communication."

^{xiii} Strong's Concordance, 14, agathoergeó.

^{xiv} CreditDonkey, <https://www.creditdonkey.com/budgeting-statistics.html>.

^{xv} Ramsey Solutions.

^{xvi} Ibid.

^{xvii} Taken from Hope Church Las Vegas' view of giving.