

YOUR FAMILY AND MONEY

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Money which is supposed to be a medium of exchange and servant to man has brought a lot of problems to man, especially in the family. Constant friction over money exists in most family, sometimes for lack of it, or not enough to meet the basic needs of the family. Worst of all, is the lack of trust that couples have for each other over money. A lot of secrecy and deceit is manifested in money matters in many homes.

The subject of "Who controls the family purse" has been generating a lot of arguments and mixed feelings amongst couples throughout the inhabited world. Personally, I feel that if any couple regard themselves as one, these arguments would not arise at all.

Money is nothing but a means of exchange in obtaining what we need. It is not supposed to control or rule over us. Wrong attitude towards money makes money to be a god to the possessor.

The misplacement of priorities and a bad value system, make us place undue emphasis on money. It is a shameful thing that couples could quarrel and wound themselves over money, which they have or may not have.

THE BIBLE ON MONEY

1. **Godliness and contentment is great gain.**

1 Tim 6:6-11

6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 11 But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

NIV

Love of money is the root of all kinds of evil. Greed is idolatry. Greed makes a man to do all kinds of evil. Contentment keeps a man from envy and stealing. Contentment makes it possible for the family to appreciate God for what they have, and not to fight over what they have and what they don't have.

2. **All money and wealth come from God.**

There is nothing that you have that was not given to you. You are only a steward of the resources of God.

1 Chron 29:11-12

11 Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the

kingdom; you are exalted as head over all. 12 Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

NIV

3. It is God that gives us the power to make wealth.

Therefore, we must give him honour and glory. Honour God with your “tithes” and “firstfruits” offering. A tithe is a tenth of all your income. Your income includes your salary, all allowances, gifts and profit.

“Firstfruits” offering is the first harvest from your farm if you are into farming. “Firstfruits” offering is the first salary you receive when you start working or take up a new employment. When there is a raise in your salary, the difference between your last income and your new income, the first one is your “firstfruits” offering to God. “Firstfruits” offering and your “tithe” is your thank you offering for his wonderful provision and grace to work.

Deut 8:17-18

17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

NIV

Prov 3:9-10

9 Honor the LORD with your wealth, with the firstfruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

NIV

Mal 3:10

10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

NIV

4. GIVING MAKES US RICHER

Giving opens the door for more to come.

Prov 11:24-25

24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. 25 A generous man will prosper; he who refreshes others will himself be refreshed.

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Giving is a proof that one has conquered greed. Giving is a proof that love of money does not exist in one's heart. Giving is the scriptural way of moving God to bless us the more and move us to higher level of abundance.

5. DISHONEST MONEY DWINDLES AWAY.

Dupes and crooks will lose what they make later. Evil money will not last forever.

Prov 13:11

11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

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Prov 20:17

17 Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel.

NIV

Prov 21:6

6 A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

NIV

6. ALL HARD WORK BRINGS PROFIT

It is the hard worker that gains money. Money is a reward for a service rendered. When you use your talent, gift and training to help solve a problem for somebody, money will be given to you as a reward.

Prov 14:23

23 All hard work brings a profit, but mere talk leads only to poverty.

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Prov 21:5

5 The plans of the diligent lead to profit as surely as haste leads to poverty.

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7. THE HOUSE OF ONE WHO WALKS IN RIGHTEOUSNESS WILL ALWAYS BE FILLED WITH GREAT TREASURES.

Prov 15:15-16

15 All the days of the oppressed are wretched, but the cheerful heart has a continual feast. 16 Better a little with the fear of the LORD than great wealth with turmoil.

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Pleasing God guarantees God's blessings.

8. MAKE YOUR MONEY IN THE RIGHT WAY.

Prov 15:16

16 Better a little with the fear of the LORD than great wealth with turmoil.

NIV

9. YOU NEED GOOD COUNSEL TO SUCCEED.

The word of God is good counsel. Dare to apply the principles of God's word, and you will testify with time.

Eccl 8:6

6 For there is a proper time and procedure for every matter, though a man's misery weighs heavily upon him.

NIV

10. LAZY PEOPLE HUNGER AND BECOME POOR

Prov 20:4

4 A sluggard does not plow in season; so at harvest time he looks but finds nothing.

NIV

FEAR AND REASONS SOME HUSBANDS EXPRESS AND GIVE FOR HIDING THEIR PURSE FROM THEIR WIVES.

1. She is too demanding.
2. She will send all to her relations.
3. She is a financial waste pipe.
4. She does not appreciate or understand my position in times of difficulty.
5. She is lazy and does not make any income.
6. She is too expensive.
7. When she spends she doesn't think of tomorrow.
8. She does not believe we have to save for capital projects we need.
9. If the money does not finish, she will not rest.

WHAT THE WIVES SAY ABOUT HUSBANDS.

1. He opens his hands, takes my income and disappears. Once the money is in his hands, to get spending money from him becomes a problem.
2. He will spend it either in drinking, smoking, pools betting or womanizing.
3. He does not buy clothing for me.
4. He does not give me pocket money.
5. He does not care for my relations
6. He does not provide food money.
7. He is very stingy and ungrateful.
8. He is very autocratic over money.

You need to check your life to find out were you are guilty and amend your ways for peace to reign in your home. It is important that you critically examine yourself for the good of your home. Listen to the complaint of your spouse. It is important that you do that.

All of these reasons, no matter their genuineness, are reasonable enough to allow money break the family. Couples should resolve these problems together and onward go for a steady, happy family living. Money is not everything. Cherish peace in your home.

GOOD FINANCIAL COUNSEL

1. Do not worship money.

- 2.** Declare your financial positions, salary or business income to each other.
- 3.** Operate either different or common bank account together. Do not hide anything. Agree on what method to adopt.
- 4.** Do not enter any secret financial deals because you don't know tomorrow.
- 5.** Do not handle financial matters as if you are going to run out of your marriage tomorrow. If the fear is what the in-laws will do when your spouse dies, then have all your property documents bear both your name and that of your spouse.
- 6.** Any sign of income should not provoke excessive and unnecessary demand or expenses.
- 7.** When money flies away (financial scarcity), couples should not behave as if money is the only source of happiness and oneness.
- 8.** There should be no suspicion or causes of suspicion in money matters.
- 9.** There should be no partiality between couples in spending money on their respective relations. Spend your money together.
- 10.** If you like, decide how much incidental and necessary expenses you can make without frequent money conferences.
- 11.** Avoid the divisive role of money and enjoy money (if you have it) together.
- 12.** Plan your expenditure together.
- 13.** Capital projects should be planned not to create financial scarcity in the home. You must know the difference between fixed expenditure and capital expenditure. Capital projects should be planned from what is left after all the fixed expenditure has been attended to.
- 14.** Tithing should be part of your family financial life.
- 15.** Kingdom investment and project financing in the church should be priority in every family. Effort should be made to sow for a bountiful tomorrow. Prepare for a bountiful tomorrow by diligently planting your seeds of tithe and special offerings.