



Biblical Finances and Family Unity

Authentic Fellowship Conference March 10, 2018

Presented by Laura Mead and Laurie Woydziak

I. Introduction

- A. The word “economy” is actually an English transliteration of a Greek word, “Oikonomia.” It means, “Household Order.” In reality, It refers to the way a household or home stays together on the same page, like the way a family stays together with the expenses of a building to live in, food to eat, clothing to wear, transportation and where possible, medical care.
- B. Marriage statistics
 - 1. More than 90% of people marry by age 50. Over 40% of married couples in the U.S. divorce. In subsequent marriages, the divorce rate is even higher.
 - 2. Arguments about money are the top predictor of divorce. Galatians 5:15

II. Principle #1

Your Counselors are _____ of the finances God has given them.

First Corinthians 4:1-2 “Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God. In this case, moreover, it is required of stewards that one be found trustworthy.”

A. Rob Green uses these four statements to help Counselors understand stewardship:

- 1. God owns _____ and I own _____.
Psa. 24:1 “The earth is the Lord’s, and all it contains, the world and those who dwell in it.”
- 2. God _____ me with _____ I have.
Deut. 8:15-18
- 3. I am responsible to _____ what God has given me.
Matt. 25:14-30
- 4. God can call me into _____ at any time.

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- B. Questions for the Counselee (and possible homework assignments):
1. When is the last time you prayed and asked the Lord to help you be a good steward?
 2. When is the last time you took a stewardship inventory? (Go through check register and see where your money is going.)
 3. How often do you pray about stewardship, think about stewardship, or make a plan to be a good steward?

III. Principle #2

Communicate _____ and _____ about the task ahead (setting goals, creating a budget, revising a budget, attacking debt).

“But if you bite and devour one another, take care that you are not consumed by one another.” Gal. 5:15

- A. When needed, give instruction and assign homework to promote good _____ skills so the focus will be on the financial issues, not on the _____ issues.
1. The “Four Rules of Communication” DVD series is a good resource for the Biblical Counselor’s training and can be used for homework ideas. The four rules are: Be Honest; Keep Current; Attack the Problem, Not the Person; and Act, Don’t React.
 2. The “Can We Talk?” booklet is a resource that covers the same principles and may be used for Counselee homework.
 3. Jay Adams in *Competent to Counsel* presents a practical way of reestablishing godly communication skills. Here are the basics:
 - a. Come together at a conference _____.
 - b. _____ lead the conference.
 - c. Each person starts by confessing his contribution to creating the problem and asking forgiveness in order for the focus to shift from _____ to the _____ problem.
 - d. Establish a _____ to indicate when the discussion is getting off-track.
- B. Questions for the Counselee (and possible homework assignments):
1. Is the leadership of the husband being respected at the conference table?
 2. What signal did you establish and have you used it in your discussions?

3. What is working well and what problems have you encountered in your meetings?

IV. Principle #3

Your counselee must exercise _____ to become _____.

A. Biblical instruction about planning.

1. Refusing to plan is _____. (Prov. 24:30-34)
2. Planning was never meant to be a nice word for _____. (Luke 12:16-21)
3. Planning is _____ for _____. (Luke 14:28-32)
4. Planning facilitates _____. (Acts 20:35)
5. Plans are always _____ on the Lord. (James 4:13-17)

B. Questions for counselee:

1. How much input are you receiving from family members to set financial goals?
2. How much of your planning is committed to making a difference for the cause of Christ?
3. What immediate "wants" are you willing to give up to become debt free?
4. Does your family work as a unit in creating and supporting a budget? (Sample budget attached.)
5. How do you respond when your plan does not work?

V. Principle #4

_____ is only possible when you _____ God for His _____.

A. Biblical instruction for contentment:

1. Contentment is critical because it communicates that you value God's _____. (Heb. 13:5-6)
2. Contentment is not only _____ but possible through _____. (I Tim. 6:6)
3. Contentment is not _____ for _____. (Phil. 1:12-14)

B. Questions for the counselee:

1. Do you thank God daily for his provision for you?

2. Is your work ethic an accurate reflection of doing your best so that you might be blessed with greater responsibility and pay?
3. Do you do your best in whatever situation you find yourself realizing God is in control?

VI. Principle #5

_____ to God is a statement of your
Counselees' appreciation of what he or she has received from God.

First John 3:17 "If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?"

A. Biblical instruction for generosity:

1. Generosity is to be _____. 2 Cor. 8:1-15
2. Generosity should be considered a _____. 2 Cor. 9:7
3. Generosity should extend to both the local church and to the needy. Matt. 6:3

B. Questions for the Counselee:

1. Do you have an appropriate expressiveness to your thanksgiving for God's provision that is seen by the Lord and those who know you?
2. Have you grown in the last 5 years in your ability to be generous both in attitude and in action?
3. When you spend money for your own pleasure, is there recognition that God has been good to you? In the way you talk, in the way you pray, and the way you think?
4. How has the concept of generosity been communicated in your family? Is it obvious to your spouse, to your children, to your parents?
5. How much per year do you spend caring for the needs of others?