

Finance

As you read through the teachings of Jesus, you will see that Jesus spoke about finance very regularly. This is not surprising because of the effects of money on our lives.

Before we look at our financial situation, it is important to understand finance from God's perspective.

1. Everything Belongs to God

Paul writes in 1 Corinthians 10:26 *"The earth is the Lord's and everything in it"*. We are simply stewards of what belongs to God and therefore we should use it as God desires.

2. God's Instructions

As we look through the Bible, we see many instructions about finances. Below are some of them:

- Look after your family - 1 Timothy 3:4
- Do not put your hope in wealth but in God - 1 Timothy 6:17
- Give generously to your local church - 1 Timothy 5:18
- Be generous and willing to share - 1 Timothy 6:18; 2 Corinthians 9:7
- Give to Christians in need - Philippians 4:14-20
- Look after widows and orphans - James 1:27
- Get a job - 1 Thessalonians 4:11

3. Our Giving Honours God

In Philippians 4:14-20, Paul thanks the Philippian church for supplying his needs. Paul then says in v18b, *"They are a fragrant offering, an acceptable sacrifice, pleasing to God."* These gifts that the Philippian church gave Paul, are actually seen as a gift to God. As we give to our church, or friends in need, or the poor, we are actually worshipping God.

4. God's Way Works

If we use our finances as God calls us to, particularly in the area of giving, God promises to bless us in many ways.

Look at these passages:

- *"And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work"* - (2 Corinthians 9: 8)
- *"Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."* (2 Corinthians 9: 10-11, also see Philippians 4:19).

Reflection Questions:

1. How would you describe your financial situation?

2. What would you like your financial situation to be like in the next year? Three years? Ten years?

3. How are you going to achieve your goals as above?

A really helpful thing to do is to create a budget. On the next page you will find a simple one that will help you.

Budget Worksheet*

Monthly Income	
Total person 1	
Total person 2	
Total monthly income:	

Monthly Expenditure		Current Spending	Future Budget Spending
Giving	<ul style="list-style-type: none"> • Tithe/offering • Child sponsor • Donations 		
Housing	<ul style="list-style-type: none"> • Rent or Home Loan • Electricity/gas/water/council rates 		
Car	<ul style="list-style-type: none"> • Petrol • Repairs 		
Food	<ul style="list-style-type: none"> • Food at home • Food away from home 		
Health Care	<ul style="list-style-type: none"> • Medicines • Physio 		
Insurances	<ul style="list-style-type: none"> • Private health insurance • Car/house/life insurance 		
Clothing	<ul style="list-style-type: none"> • Clothes for work/home 		
Household Supplies	<ul style="list-style-type: none"> • Cleaning products • White goods • Replacement of household items e.g. Television, microwave 		
Services	<ul style="list-style-type: none"> • House phone/internet • Mobile phone/internet • Cable television • Dry cleaning • Other 		
Other Expenditure	<ul style="list-style-type: none"> • Savings • Gifts • Entertainment • Child care • Child support • Other 		
Total Monthly Income:			
Total Monthly Expenditure:			
Surplus or Deficit:			

*This budget worksheet is adapted from "Prepare and Enrich" couple's book www.prepare-enrich.com.au