

# SOLVING MARRIAGE PROBLEMS: USING FINANCIAL WISDOM FROM PROVERBS

## Introduction and Review

### A. The theology of wealth.

1. God is the owner and source of all wealth. *Prov 8:21; 10:22; Deut 8:18; Ps 50:10*

2. God blesses the wise with wealth. *Prov 14:24; 15:6; 10:22; 1 Tim 6:17*

3. Are the wise (godly) always wealthy? *Prov 10:4*

### B. Money is important. *Luke 16:11; 1 Tim 5:8; Prov 3:5-6*

## Maintain a Balanced Perspective on Money *Prov 30:8-9*

A. Money can be good. *1 Tim 6:10, 17; 4:4-5; Prov 14:20; 19:4, 6; 10:15; 30:9; 19:2; 22:7; Eccl 5:18*

B. Money is dangerous. *Prov 16:16, 8, 19; 19:1, 22; 10:2; 22:1; 28:6; 15:16-17; 23:4-5; 22:2; 28:6, 11; 11:4, 28; 30:8-9; Isa 55:1-3; Rev 3:17-18; Eccl 4:8; 6:2; Jas 1:9-11; Luke 16:19ff; 12:16ff; 1 Tim 6:9-10; Matt 13:22; Col 3:5*

C. Learn the secret of contentment. *Prov 10:3; 13:25; 25:16; Heb 13:5-6; Phil 4:11-12; 1 Tim 6:6-8, 17; Luke 3:14; Gen 28:20; Matt 6:11; Ps 37:25; 34:9-10; Matt 6:11, 33; Phil. 4:19; 1 Tim 6:8; Your money problems are spiritual more than financial. Isa 55:1-3*

## Acquiring Money

A. Work hard and smart to make a living. *Prov 10:4-5; 6:6-11; 27:23-24*

1. Wisdom's formula for success: Skill x effort = wealth. *Prov 10:4b; 12:24; 22:29; 21:5*
2. Sluggards suffer poverty and shame. *Prov 6:6-11; 10:4a; 24:30-32; 26:14-15; 22:13; 20:4; 15:19; 13:4; 16:26*
3. Don't expect "easy money". *Prov 12:11; 28:19; 21:5*
4. You may not be able to pursue your dream career. *Prov 28:19; 14:23*

B. Do not compromise your integrity to gain wealth. *Prov 10:2; 13:11, 23; 15:6; 16:8; 20:21; 28:20, 22; 20:10, 23; 21:6; 11:1; 16:11; 22:16; 20:14; 11:24-26; Jas 5:1-6; Amos 8:4*

1. God will destroy sinfully gained wealth. *Prov 13:11; 20:17; 22:16; 15:27; 28:8*
2. Gambling is foolish. *Prov 12:11; 28:19; 21:5; 30:9; 13:11; 20:21*

C. Marriage problems.

1. What if the husband is a poor provider (or even a sluggard)? *1 Tim 5:8; 2 Thess 3:10*
2. Should the wife work outside the home? *Titus 2:5; Eph 5:29; Gen 3:18-19*
3. What if the wife is a sluggard at home?
4. What if one spouse has a gambling habit?

## Spending Money

- A. Honor the Lord from your wealth. *Prov 3:9-10; 19:17; 28:27; 14:21, 31; 21:13; 22:9; 11:25; Exod 23:6, 11; 1 Cor 16:2; Matt 12:44; 6:1-4; Heb 13:16; Phil 4:18; 2 Cor 9:7, 10; 8:8*
- B. Control your expenditures.
1. Plan your outgo (make a budget). *Prov 21:5; 24:3-4; Luke 14:28-29*
  2. Don't make impulsive purchases. *Prov 14:15; 22:3*
  3. Don't live beyond your means. *Prov 21:17; 23:20-21; 25:16*

4. Test your motives for spending money. *Ecc1 2:1ff*

C. Stay out of debt. Debt is folly!

1. Debt produces bondage to men. *Prov 22:7; Deut 28:44, 12; 15:6*

2. Debt presumes upon the future. *Prov 16:9; 19:21*

3. Pay your obligations promptly. *Prov 3:27-28*

4. What you can spend is determined by what you have, not your credit limit.

5. If you can't control your use of credit cards, tear them up. *Matt 5:29*

6. Is it legitimate to borrow to buy a home? *Prov 24:27*

7. Never make yourself liable for someone else's debt (co-signing)! *Prov 6:1-5; 22:26-27; 17:18; 11:15; 20:16*

8. Is bankruptcy biblical? *Prov 3:27-28; Ps 37:21*

## Saving Money

A. Anticipate future expenses or financial crises. *Prov 6:8; 30:25; 13:11; 28:20*

B. Invest wisely.

1. Beware of “get rich quick” schemes. *Prov 13:11; 28:19-20, 22; 15:27; 27:12*

2. Investment risk tends to increase with anticipated return.

3. Is it wrong to take interest from others? *Prov 28:8; Deut 23:19-20; 15:1-11; Matt 25:27*

4. Apply wisdom and seek godly counsel. *Prov 15:22; 18:15; Eccl 11:6*

C. Leave an inheritance to your children. *Prov 13:22; 19:14; 20:21; 2 Cor 12:14*

## Concluding Applications

A. Make it your goal to be wise, not rich! *Prov 23:4-5; 19:1; 28:6, 22; 8:10-11; 15:16-17; 16:16; Eccl 5:10, 15; Matt 6:33; Heb 13:5-6; Ps 34:10*

B. You can't take it with you. *2 Pet 3:10-13; Eccl 5:15; Matt 6:19-21*

C. Remember our Lord Jesus Christ who paid your debt. *2 Cor 8:9*



## Supplemental Resources

“Your Family Budget”