



## Marriage, Finances

### The Wife's Role in Finances

The traditional wife is a household manager including being the foreman of the kitchen and managing the smooth operation of the activities surrounding the home. An owner of property is called a householder in Scripture. The owner is the administrator of the property, personnel, land, equipment, and oversees it. The property owner may be the husband or the wife or they may jointly own the property. In Matthew 20:1, “landowner” is οἰκοδεσπότης (oikodespotēs) and means master of the house, the landowner, the head of the house.

*“For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard.” (Matthew 20:1, NASB)*

In Luke 13:25, “head of the house” is also οἰκοδεσπότης (oikodespotēs), but refers to the Lord Jesus Christ as being the door to salvation. It is used again in a protective and supervisory capacity.

*“Once the head of the house gets up and shuts the door, and you begin to stand outside and knock on the door, saying, ‘Lord, open up to us!’ then He will answer and say to you, ‘I do not know where you are from.’” (Luke 13:25, NASB)*

In 1 Timothy 5:14, “keep house” is the verb form of οἰκοδεσποτέω (oikodespoteō) and refers to the woman being the guide of the house. She keeps on being the administrator of the house and she rules it. This is explained in Proverbs 31.

*“Therefore, I want younger widows to get married, bear children, keep house, and give the enemy no occasion for reproach;” (1 Timothy 5:14, NASB)*

To administer the household, her husband entrusts her with part of the pay check. Prov. 31:11.

*“The heart of her husband trusts in her, And he will have no lack of gain.” (Proverbs 31:11, NASB)*

She uses her volition to get the commodities and other supplies as required. Prov. 31:16; Prov. 31:18; Prov. 31:27.

*“She considers a field and buys it; From her earnings she plants a vineyard.” (Proverbs 31:16, NASB)*

*“She senses that her gain is good; Her lamp does not go out at night.” (Proverbs 31:18, NASB)*

*“She looks well to the ways of her household, And does not eat the bread of idleness.” (Proverbs 31:27, NASB)*

She is responsible for clothing the family. Prov. 31:13; Prov. 31:21-22; Prov. 31:24.

*“She looks for wool and flax And works with her hands in delight.” (Proverbs 31:13, NASB)*

*“She is not afraid of the snow for her household, For all her household are clothed with scarlet. She makes coverings for herself; Her clothing is fine linen and purple.” (Proverbs 31:21-22, NASB)*

*“She makes linen garments and sells them, And supplies belts to the tradesmen.” (Proverbs 31:24, NASB)*

The wife often contributes to the income of a household even though the small children are in the home. However, here she works in the home, not a factory. Prov. 31:28.



*“Her children rise up and bless her; Her husband also, and he praises her, saying:” (Proverbs 31:28, NASB)*

She is responsible for preparing the meals of the family, which isn’t an easy task. Prov. 31:15.

*“She rises also while it is still night And gives food to her household And portions to her maidens.” (Proverbs 31:15, NASB)*

She is also responsible for tending and teaching the children. She is entitled to an adequate supply of money for fulfilling her responsibilities. The husband is to see that she is not short on the money to fulfill her responsibilities. 1 Tim. 5:8.

*“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8, NASB)*

Many marital conflicts develop in this area. She is entitled to discuss the financial situation in the home and lend practical stability to it. 1 Peter 5:7.

*“casting all your anxiety on Him, because He cares for you.” (1 Peter 5:7, NASB)*

Too many men neglect the areas of food, shelter and clothing and tie up household finance with purchase of automobiles, motorcycles, gadgets, and guns. Financially, a family is either too tight or too spendthrift. The wife is entitled to help control the impulse buying spree that some men are capable of or vice versa. 1 Tim. 6:7.

*“For we have brought nothing into the world, so we cannot take anything out of it either.” (1 Timothy 6:7, NASB)*

The wife can go to a supermarket and spend money for groceries and the husband can be critical. Conversely, the husband may do the same thing and spend even more and justify himself. This is not how it is supposed to work.

### **The Husband’s Role in Finances**

The husband is very often the primary provider for the household in marriage. Gen. 3:17-19; 1 Tim. 5:8.

*“Then to Adam He said, “Because you have listened to the voice of your wife, and have eaten from the tree about which I commanded you, saying, ‘You shall not eat from it’; Cursed is the ground because of you; In toil you will eat of it All the days of your life. “Both thorns and thistles it shall grow for you; And you will eat the plants of the field; By the sweat of your face You will eat bread, Till you return to the ground, Because from it you were taken; For you are dust, And to dust you shall return.”” (Genesis 3:17-19, NASB)*

*“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8, NASB)*

The husband’s responsibility is to balance his work hours with the time needed to be the father of the children and the husband of his wife. Some think their work is so important that it takes all of their time to the detriment of their marriage and family. 1 Tim. 6:5.

*“and constant friction between men of depraved mind and deprived of the truth, who suppose that godliness is a means of gain.” (1 Timothy 6:5, NASB)*

He is to keep his nose out of the kitchen and can only operate there with his wife’s permission. His place is in the “gates” referring to work outside the home. Prov. 31:23.



*“Her husband is known in the gates, When he sits among the elders of the land.” (Proverbs 31:23, NASB)*

He is to encourage her in her household activities. The husband is to value very highly his wife’s judgment and her administration of household affairs. A critical, scathing, denouncing outburst by a husband in the area of the wife’s activities is never warranted! Prov. 31:11; Prov. 31:28; Prov. 31:30.

*“The heart of her husband trusts in her, And he will have no lack of gain.” (Proverbs 31:11, NASB)*

*“Her children rise up and bless her; Her husband also, and he praises her, saying:” (Proverbs 31:28, NASB)*

*“Charm is deceitful and beauty is vain, But a woman who fears the LORD, she shall be praised.” (Proverbs 31:30, NASB)*

He is responsible to understand her and protect her. 1 Peter 3:7.

*“You husbands in the same way, live with your wives in an understanding way, as with someone weaker, since she is a woman; and show her honor as a fellow heir of the grace of life, so that your prayers will not be hindered.” (1 Peter 3:7, NASB)*

He who chews out his wife bites himself and only a jackass would do that. Eph. 5:28-29.

*“So husbands ought also to love their own wives as their own bodies. He who loves his own wife loves himself; for no one ever hated his own flesh, but nourishes and cherishes it, just as Christ also does the church,” (Ephesians 5:28-29, NASB)*

He is to respect her privacy and her volition. The husband is never to coerce, force, bully, or order her in areas of finance. He is to allow her the liberty of making decisions, encourage her to use her volition as much as possible in household management.

A wife should not have to give an account of everything she spends to the very last cent. She should be allowed freedom in choice of gifts for anniversaries, birthdays, and showers. She should not have to be reduced to sneaking around to do things she wants to do. Nor should she be afraid what her husband will do if he found out.

## **Financial Stability and Debt**

### Debt and the Believer

A married man is to not slight his family with the basics of food, shelter, and clothing. 1 Tim. 5:8.

*“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8, NASB)*

High interest loans should be avoided as much as possible, but is acceptable under some conditions. Deut. 23:19-20; Prov. 28:8; Rom. 13:8; Neh. 5.

*“”You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. ”You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the LORD your God may bless you in all that you undertake in the land which you are about to enter to possess.” (Deuteronomy 23:19-20, NASB)*

*“He who increases his wealth by interest and usury Gathers it for him who is gracious to the poor.” (Proverbs 28:8, NASB)*



*“Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.” (Romans 13:8, NASB)*

Credit should be established, but should not be abused. Keep short account of debts and where you stand. If money is short, make your needs known to the Father in prayer. Phil. 4:19.

*“And my God will supply all your needs according to His riches in glory in Christ Jesus.” (Philippians 4:19, NASB)*

The family should be prepared for economic downturns, even severe recession or depression. Job 5:19.

*“From six troubles He will deliver you, Even in seven evil will not touch you.” (Job 5:19, NASB)*

### Financial Stability

Bible doctrine in the right lobe of the soul plus the filling of the Holy Spirit produces inner happiness and contentment. You carry your happiness with you. Details are controlled and enjoyed. With no doctrine in the soul and no filling of the Holy Spirit, you will always want, but not be satisfied. Prov. 30:15-16.

*“The leech has two daughters, “Give,” “Give.” There are three things that will not be satisfied, Four that will not say, “Enough”: Sheol, and the barren womb, Earth that is never satisfied with water, And fire that never says, “Enough.”” (Proverbs 30:15-16, NASB)*

In Ecclesiastes, the richest man in the world tried to achieve happiness with the details of life, never being satisfied. Education does not satisfy when the believer is out of fellowship. Eccl. 1:17-18.

*“And I set my mind to know wisdom and to know madness and folly; I realized that this also is striving after wind. Because in much wisdom there is much grief, and increasing knowledge results in increasing pain.” (Ecclesiastes 1:17-18, NASB)*

Pleasure and self-indulgence do not satisfy. Eccl. 2:1-11.

*“Thus I considered all my activities which my hands had done and the labor which I had exerted, and behold all was vanity and striving after wind and there was no profit under the sun.” (Ecclesiastes 2:11, NASB)*

Preparing for children does not satisfy. Eccl. 2:18-19.

*“Thus I hated all the fruit of my labor for which I had labored under the sun, for I must leave it to the man who will come after me. And who knows whether he will be a wise man or a fool? Yet he will have control over all the fruit of my labor for which I have labored by acting wisely under the sun. This too is vanity.” (Ecclesiastes 2:18-19, NASB)*

Philosophy does not satisfy. Eccl. 3:19-22.

*“For the fate of the sons of men and the fate of beasts is the same. As one dies so dies the other; indeed, they all have the same breath and there is no advantage for man over beast, for all is vanity. All go to the same place. All came from the dust and all return to the dust. Who knows that the breath of man ascends upward and the breath of the beast descends downward to the earth? I have seen that nothing is better than that man should be happy in his activities, for that is his lot. For who will bring him to see what will occur after him?” (Ecclesiastes 3:19-22, NASB)*

Evolution and fatalism do not satisfy. Eccl. 3:19.

*“For the fate of the sons of men and the fate of beasts is the same. As one dies so dies the other; indeed,*



*they all have the same breath and there is no advantage for man over beast, for all is vanity.”*  
(Ecclesiastes 3:19, NASB)

Universalism, Agnosticism, Humanism, and humanitarianism do not satisfy. Eccl. 3:20-22.

*“All go to the same place. All came from the dust and all return to the dust. Who knows that the breath of man ascends upward and the breath of the beast descends downward to the earth? I have seen that nothing is better than that man should be happy in his activities, for that is his lot. For who will bring him to see what will occur after him?”* (Ecclesiastes 3:20-22, NASB)

Money does not satisfy. Ecclesiastes 5:10 - Ecclesiastes 6:2. Money and poverty have their dangers. However, a lot of money makes for a complicated life. Some of the rich cannot sleep. The rich can get too fat. Eccl. 5:11-12.

*“When good things increase, those who consume them increase. So what is the advantage to their owners except to look on? The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep.”* (Ecclesiastes 5:11-12, NASB)

Hoarding money with inability to ever want to spent it is a problem for some. Eccl. 5:13.

*“There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt.”* (Ecclesiastes 5:13, NASB)

The rich may have their money tied up in lawsuits. Eccl. 6:1-2.

*“There is an evil which I have seen under the sun and it is prevalent among men— a man to whom God has given riches and wealth and honor so that his soul lacks nothing of all that he desires; yet God has not empowered him to eat from them, for a foreigner enjoys them. This is vanity and a severe affliction.”*  
(Ecclesiastes 6:1-2, NASB)

A good reputation among men does not satisfy. Eccl. 7:1; Eccl. 7:20.

*“A good name is better than a good ointment, And the day of one's death is better than the day of one's birth.”* (Ecclesiastes 7:1, NASB)

*“Indeed, there is not a righteous man on earth who continually does good and who never sins.”*  
(Ecclesiastes 7:20, NASB)

Sex does not satisfy. Eccl. 7:28-29; 1 Kings 11:1-8.

*“which I am still seeking but have not found. I have found one man among a thousand, but I have not found a woman among all these. Behold, I have found only this, that God made men upright, but they have sought out many devices.”* (Ecclesiastes 7:28-29, NASB)

*“He had seven hundred wives, princesses, and three hundred concubines, and his wives turned his heart away.”* (1 Kings 11:3, NASB)

Solomon wanted the Shulammite Woman, but she would not have him. Song of Solomon. The thousand Solomon's wives had scar tissue on their souls and could not satisfy him. Eccl. 8:10-14.

*“There is futility which is done on the earth, that is, there are righteous men to whom it happens according to the deeds of the wicked. On the other hand, there are evil men to whom it happens according to the deeds of the righteous. I say that this too is futility.”* (Ecclesiastes 8:14, NASB)

Achievement of a standard of values does not satisfy. Eccl. 9. Conversely, sloppy living doesn't satisfy either. Eccl. 10. The answer is that while alive, find what really satisfies. Eccl. 9:4.



*“For whoever is joined with all the living, there is hope; surely a live dog is better than a dead lion.” (Ecclesiastes 9:4, NASB)*

Zero in on the Lord Jesus Christ. Eccl. 12:1.

*“Remember also your Creator in the days of your youth, before the evil days come and the years draw near when you will say, “I have no delight in them”;” (Ecclesiastes 12:1, NASB)*

Jesus Christ is the Creator. Col. 1:16; Heb. 1:10; John 1:3.

*“For by Him all things were created, both in the heavens and on earth, visible and invisible, whether thrones or dominions or rulers or authorities—all things have been created through Him and for Him.” (Colossians 1:16, NASB)*

*“And, “YOU, LORD, IN THE BEGINNING LAID THE FOUNDATION OF THE EARTH, AND THE HEAVENS ARE THE WORKS OF YOUR HANDS;” (Hebrews 1:10, NASB)*

*“All things came into being through Him, and apart from Him nothing came into being that has come into being.” (John 1:3, NASB)*

Know death for what it is. Eccl. 12:3-7.

*“Remember Him before the silver cord is broken and the golden bowl is crushed, the pitcher by the well is shattered and the wheel at the cistern is crushed; then the dust will return to the earth as it was, and the spirit will return to God who gave it.” (Ecclesiastes 12:6-7, NASB)*

Get Bible doctrine. Eccl. 12:9.

*“In addition to being a wise man, the Preacher also taught the people knowledge; and he pondered, searched out and arranged many proverbs.” (Ecclesiastes 12:9, NASB)*

Stay in fellowship by using 1 John 1:9. Use faith rest and claim God's promises. Faith-rest was the Old Testament means of spirituality. Eccl. 12:13-14.

*“If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.” (1 John 1:9, NASB)*

*“The conclusion, when all has been heard, is: fear God and keep His commandments, because this applies to every person. For God will bring every act to judgment, everything which is hidden, whether it is good or evil.” (Ecclesiastes 12:13-14, NASB)*

Know that human good doesn't cut it with God, but divine good does.