

What the Bible Says About Money Family

I'm currently writing a series called "[What the Bible Says about Money](#)." The last post was about [saving](#). To recap, I discussed the importance of saving for challenging times and how it's foolish to spend all we have.

This week I'm wrapping up the series with common Biblical principles about money and family. Have you ever given thought to how important the subject family is when it comes to managing money? Some aspect of family is a part of most of our financial conversations. We often talk with our spouse about spending or budgeting. Parents are concerned with their children's well being and future. And if you're an adult son or daughter, you may talk about the future care for your elderly parents.

Larry Burkett says "we should serve our families and help them grow in their relationship with Christ."

To me, that's an interesting statement because I assume most people don't think of managing money wisely as a way to serve family members and help them in their walk with Christ. But if you think about it, managing money wisely helps us to become more intimate in our relationship with Christ. If we are closer in our relationship we are better able to help our family members do the same.

Become one in marriage

Becoming one in marriage as it relates to managing money is laying a solid foundation that will enable couples to provide properly for their children as well as someday take care of elderly family members. But couples often let money become a source of friction in marriages and never really become one in this area before being faced with challenging decisions related to children and family.

Why is money such a major cause of friction in families? According to Ron Blue and Jeremy White, trust around the subject of money may be at the root of the problem.

Money is one of the major causes of friction in a marriage, and it's no wonder. Living in a world in which we are constantly worried about taking care of ourselves, it's easy to forget that marriage is a commitment to forge a new life with another person. The lack of trust emerging from society has created prenuptial agreements and separate bank accounts. These undermine the commitment to a shared life with a spouse and are contrary to biblical teachings.

It's unfortunate that many times today we see two people try to manage money separately in the family. Each person makes their own decisions in regards to spending, saving and giving. Also having two individual bank accounts further separates couples and the responsibility of financial stewardship in the family.

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The Bible tells us that we are to become one in marriage.

For this reason a man shall leave his father and his mother, and be joined to his wife; and they shall become one flesh (Genesis 2:24).

I think this biblical guidance includes the management of money. Couples can become one in managing money by following these two practical ideas:

1. If couples are participating in the management of a joint checking account they are forced to communicate about money and how it should be managed. It often stimulates the need to have a household budget so that one couple isn't overrunning spending in a particular area.
2. Oneness also includes first seeking counsel about money decisions from our spouse. Often time husband or wife goes outside of the relationship to talk about money with their parents. But this typically is another source of friction in the relationship. Rather, seek the counsel of God and each other first. If as a couple you decide you need to receive further counsel from parents or family, go to them together as one.

Take responsibility for teaching your children about money

Scripture tells us it is the responsibility of the mother and father to teach children about money.

Train up a child in the way he should go, even when he is old he will not depart from it (Proverbs 22:6).

Perhaps you can now see why it's so important to become one in the management of money. If there is friction in the marriage about money, this friction will impact the children. Rather, as parents we should produce model behavior when it comes to managing money.

Beyond modeling there are other practical ways to [teach children about money](#), but verbally communicating to them God's principles about money when they are old enough to understand will help them also learn their [role as a financial steward](#).

Take care of family members

The Bible also requires us to take care of our family members. I know that may seem difficult for some, especially if family hasn't done much to take care of themselves and prepare for the future. But scripture still tells us we have an important responsibility here.

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever (1 Timothy 5:8).

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I often think about my family and how I can be in a good position to provide for their needs. It may mean that I need to save more, or perhaps make sure my personal finances are in order so that I can be in a better position to help them. The most important thing to keep in mind is that we shouldn't be in a position where we have to borrow to take care of family.

How do you relate to these three areas of family and money? I would love to hear your thoughts and ideas on practical things you're doing in each of these areas.

