

## "Money Matters for the Smart Home"

### 2 Corinthians 9:6-15

- I. The number one source of conflict in a marriage relationship is money
  - A. Sixty-seven percent of all couples worry regularly about money
  - B. Eighty percent of couples who divorce cite financial problems as the leading cause for their divorce
    1. "Everything, from different spending habits and financial goals to one spouse making considerably more money than the other, causing a power struggle, can strain a marriage to the breaking point"—Marriage.com
    2. The stress of getting married and adjusting to married life is hard enough, without having to also deal with the stress of being constantly bombarded with the consumerism and commercialism of our culture
  - C. If you're going to have a successful marriage, there must be a financial agreement
    1. The Bible does not speak directly to managing money within a marriage
    2. 2 Corinthians 9 provides principles regarding money that apply with everyone, single or married
    3. How do we deal with money so that it doesn't damage the marriage relationship?
- II. Realize the Source (vv. 8, 10, 14)
  - A. In this passage, Paul is trying to convey to the Corinthian church the magnanimity of God's generous heart toward His people, and that He is the source of everything
    1. God supplies the resources from which we live, and the resources from which we give
    2. Isaiah 55:10
  - B. Paul links God's gift with their gift
    1. God's "indescribable gift" is sending Jesus Christ to this earth to die on a cross; Paul links God's gift with their giving, because God's gift in sending Jesus is the basis for our giving
    2. "For God so loved...that He gave..." (John 3:16); if we love, we will demonstrate that love in giving
  - C. As a married couple, realize that whatever resources you have, it's all from God
    1. 1 Corinthians 4:7
    2. Deuteronomy 8:18
- III. Restrain Yourself (vv. 8, 12)
  - A. To restrain yourself, you have to think of needs, not greeds
    1. The context of the entire paragraph is having needs met
    2. God has promised to supply our needs (see Philippians 4:19)—not satiate our greeds
      - a. Luke 12:15
      - b. We have to learn how to make the distinction between needs and greeds
  - B. There are three categories:

1. Needs—essential for survival/life
  2. Wants—things you would genuinely enjoy and enjoy having (see I Timothy 6:17)
  3. Consumerism—unwise spending based upon impulse or very attractive advertising/marketing
- C. We should be content in just knowing that God is with us
1. We can rest in the fact that God, the creator and supplier of all things, is with us
    - a. I Timothy 6:6-7
    - b. Covetousness is what leads to discontentment
  2. Many people spend too much because they shop too much
    - a. The average American spends six hours per week in shopping-related activities
    - b. Wise shopping is one thing—searching for the best deal to save the most money is wise spending
    - c. Nine out of ten people don't shop carefully—they shop impulsively
  3. Spending without restraint is like driving without a fuel gauge—if you live life without a spending gauge, you'll run out of finances
    - a. Live within your income and try not to live with debt
    - b. Proverbs 15:16-17
- IV. Reach for the Stars (vv. 12-13)
- A. Aim for the glory of God—use your finances to give God glory
  - B. The church in Jerusalem had been very skeptical and hesitant about non-Jews becoming believers in the Messiah (Acts 11:1-18)
    1. Those Gentile believers were now helping to provide for the believers in Jerusalem
    2. The Corinthian believers were given an opportunity to create a new reputation for themselves—generosity rather than immortality
  - C. Learn to look at your finances as a means to worship God and bring Him glory
    1. The Greek word used here for *service* is *leitourgia*—*worship*
    2. Giving is an opportunity for worship
  - D. One of the ways you can glorify God in your finances is to try to get out of and stay out of debt (see Proverbs 22:7)
    1. The more fluidity you have with your income, the more opportunities you can act upon
    2. The average US household's credit card debt is \$15,611
    3. Only forty percent of American families can spend less than they earn
- V. Regard Your Soulmate (vv. 6-15)
- A. The marriage relationship is the amalgamation of all the pieces of two lives
    1. *I* must be replaced with *we* and *yours* must be replaced with *ours*
    2. Every dollar that comes into the household is a dollar that belongs to the whole household
  - B. According to Dave Ramsey, one of the mistakes that couples make is to commit financial unfaithfulness
    1. One spouse will hide purchases made from the other spouse
    2. Couples need to recommit to a shared goal
- VI. Regulate Your Spending (v. 6)

- A. Plan Ahead
    - 1. Paul uses the illustration of farming
    - 2. The farmer, when he plants, doesn't plant impulsively—he plans well in advance
    - 3. Couples need to make financial plans, but be flexible in making them
      - a. "Man plans and God laughs"—Jewish proverb
      - b. James 4:13-15
      - c. If we don't regulate our spending, we will overspend (see Luke 14:28-30)
  - B. Keep records, because there are four things you need to always know, in order to plan and regulate your spending:
    - 1. What you owe
    - 2. What you own
    - 3. What you earn
    - 4. Where it's all going
- VII. Remember to Share (v. 7)
- A. Our giving should be done purposefully
    - 1. Plan your giving
    - 2. Give joyfully, not grudgingly, or out of necessity
      - a. The Greek word used here for *cheerful* is *hilaros*
      - b. Exodus 35:5
    - 3. Give expectantly
      - a. The more seed you sow, the bigger the harvest
      - b. If a farmer is miserly in his sowing, he'll be lacking in his reaping
      - c. It's not the sharing of wealth that impoverishes a Christian; it's the refusal to share it
    - 4. Give according to your income
      - a. Proverbs 22:9
      - b. Acts 20:35
- VIII. Conclusion
- A. Our trust in God should be declared by our nation's couples—our families
  - B. Husbands and wives should trust God in every area of their lives, especially with their finances

**Figures referenced:** Dave Ramsey

**Cross references:** Exodus 35:5; Deuteronomy 8:18; Proverbs 15:16-17; 22:7, 9; Isaiah 55:10; Luke 12:15; 14:28-30; John 3:16; Acts 11:1-18; 20:35; 1 Corinthians 4:7; Philippians 4:19; 1 Timothy 6:6-7, 17; James 4:13-15

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