

## SERMON OUTLINE

**SERMON TITLE:** Family Finances

**SERMON REFERENCE:** 1 Timothy 6:5-10, 17-19

**LWF SERMON NUMBER:** #2125

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1) INTRODUCTION

- a) Money is the root of all kinds of family problems.
- b) Many families are in financial bondage.
  - i) Are you charging daily expenditures because of a lack of funds?
  - ii) Have you put off until next month paying a bill that is due?
  - iii) Do you borrow to pay fixed expenses, such as taxes or insurance?
  - iv) Does your annual debt retirement on a long-term debt exceed 20% of your annual income?
  - v) Are you even aware of how much you owe?
  - vi) Are creditors and bill collectors writing you about past due bills?
  - vii) Are you having to take from savings to pay current bills?
  - viii) Are you making new loans to pay off old loans?
  - ix) Have you thought about being dishonest concerning money?
  - x) Are you having difficulty returning your tithe to Almighty God?
  - xi) Do you and your spouse ever argue over money?
- c) 1 Timothy 6:5-10, 17-19
- d) It is the devil's plan to keep families in financial bondage.
- e) Today's message will give us some facts about wealth and will show us what God's Word has to say about money problems.

2) THE LACK OF WEALTH CANNOT TAKE AWAY GENUINE CONTENTMENT  
(1 TIMOTHY 6:6-8)

- a) One of the greatest things that most American families need to learn is the difference between needs and wants.
  - i) Many of us have wants that are not genuine needs.
    - (1) Advertising is built upon this premise.
      - (a) We want something newer, bigger, better, and shinier.
      - (b) Advertisers even sow seeds of discontent into the hearts and minds of our children to make them feel that they will not be happy unless they have the latest product that they saw on television.
    - ii) We have these perceived needs, and then marketers tell us that we deserve it.
    - iii) But the desire for more and more is not making us happy.
  - ii) Surveys of married couples find that a major problem in homes is not sex, children or in-laws, but finances.
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- c) 1 Timothy 6:6-8 tells us that we have only two basic needs:
  - i) Food
  - ii) Clothes
    - (1) If you have these two things, be content.
- d) Contentment is an inner sufficiency that keeps us at peace in spite of outward circumstances.
  - i) If we depend upon natural and material things for contentment, we will never have it.
  - ii) Ecclesiastes 5:10

- (1) We think that if we could just get more, that it would satisfy us.
  - (a) But the Bible teaches just the opposite.
  - (b) It's like trying to satisfy a thirst with salt water.
- iii) To not want something is better than to own it.
- iv) There is a false god of credit in the land today that will give us things that God has not necessarily supplied.
  - (1) Many people are looking for a good investment; but if they were to pay off their credit card debts, then they would make about 20%.
- e) 1 Timothy 6:6
  - i) If you are godly, then you are wealthy.
- f) What is revealed by godliness?
  - i) Your personal value.
    - (1) Your personal value is not revealed by money, but by godliness.
    - (2) You cannot measure worth by money.
    - (3) Godliness is worth more than your bank account.
      - (a) It is an insult to Almighty God to say that a person is worth what he thinks he owns.
    - (4) We determine an item's worth by finding out what someone else will pay for it.
      - (a) What are you worth?
        - (i) Jesus Christ died for you.
  - ii) Your personal virtue.
    - (1) God does not measure how good we are by how much money we make.
    - (2) 1 Timothy 6:5
      - (a) There are those with perverse minds who say that gain is godliness; that if you make a lot of money, then you are somehow more virtuous than someone else.
        - (i) This is not so.
    - (3) Neither your value nor your virtue is measured by your money.
      - (a) Money is an incorrect barometer of your worth and virtue.
  - iii) Your personal victory.
    - (1) Your victory is not measured by your bank account.
    - (2) Success is not measured by the amount of money that you have.
      - (a) You can be successful and have money, and you can be successful and not have money.
    - (3) Psalm 23:1
- g) We need to get our families together and have a family conference.
  - i) The first thing we need to do is to confess the sin of discontent.
  - ii) We need to have a thanksgiving and praise service.
    - (1) We need to think about what Jesus Christ has done for our families.
    - (2) We need to add up everything we own that money cannot buy and that death cannot take away, and we need to praise God for that.
  - iii) Have a frank and honest look at all of your debts.

- (1) Write it all down, including how much you are paying in interest.
  - (2) Then, as a family, set a goal to get out of debt.
    - (a) Everyone working together on the same problem can bring unity.
  - h) If you have God in your family, then you're rich.
- 3) THE LOSS OF WEALTH IS INEVITABLE (1 TIMOTHY 6:7)
- a) Again, if you want to know how much you really own, then add up everything you have that money cannot buy and that death cannot take away.
  - b) Money talks.
    - i) It says, "Goodbye."
    - ii) If it doesn't say goodbye to you, then you will one day say goodbye to it.
  - c) Proverbs 23:4-6
  - d) Job 1:21
  - e) We do not need wealth to give us contentment.
    - i) And what we do accumulate, we're not going to be able to keep.
    - ii) Missionary Jim Elliot said, "A man is not a fool who gives what he cannot keep to gain what he cannot lose."
      - (1) There are certain things that we cannot keep.
      - (2) There are certain things that we cannot lose.
  - f) We didn't bring anything into this world, and we're not taking anything out.
  - g) Prosperity is posterity.
    - i) What are you leaving behind in the hearts and lives of your children?
- 4) THE LOVE OF WEALTH IS DANGEROUS (1 TIMOTHY 6:8-10)
- a) 1 Timothy 6:8-10
    - i) "They that will be rich" is not talking about those who are going to be rich, but those who determine to be rich.
      - (1) Is it your ambition and desire to be rich?
        - (a) If so, then you are headed for disaster.
      - (2) It is not wrong to be rich.
        - (a) Many of the godliest persons in the Bible were rich.
      - (3) But if your goal, your burning ambition is to be rich, then you are headed for trouble.
  - b) If a person is devoted to making all the money he can, then he will be making money when he ought to be doing something else.
    - i) He will be making money when he should be spending time with his family.
    - ii) He will be making money when he ought to be in church.
    - iii) He will be making money when he ought to be praying.
    - iv) He will be making money when he ought to be sleeping.
    - v) Money will become his god if he makes all the money he can.
  - c) The Bible teaches that we ought to be productive.
    - i) The Bible teaches investment.
    - ii) The Bible does not teach slothfulness.

- iii) The Bible does not say that we are more spiritual if we're poor.
  - d) Success is not measured by wealth or poverty, but by godliness.
  - e) Proverbs 28:20
  - f) Matthew 6:33
    - i) God knows that we have need of things; food and clothing.
    - ii) God is a good God.
      - (1) Not only does He want us to have our needs met, but He also gives us many things that we don't need just because He loves us.
  - g) God is not saying that He only wants us to have food and clothes.
    - i) He is saying that if we have Him, food and clothes, we can be content.
- 5) THE LUXURY OF WEALTH BRINGS RESPONSIBILITY (1 TIMOTHY 6:17-19)
- a) Compared to most people in the world, Americans are luxuriously wealthy.
  - b) We are stewards, not owners.
    - i) Psalm 24:1
      - (1) God has loaned it to us.
    - ii) An owner has rights; a steward has responsibilities.
      - (1) God is the owner; He has the rights.
      - (2) We are the stewards; we have responsibilities.
    - iii) 1 Corinthians 4:2
  - c) A person can be wealthy and still be in financial bondage.
    - i) The wealthy are in bondage when they seek satisfaction in money.
      - (1) A poor man has an advantage over a wealthy man.
        - (a) At least the poor man has hope that he could be happy if he could make enough money.
        - (b) The rich man finds that he has money and is still unhappy; he doesn't even have the hope anymore.
    - ii) The wealthy are in bondage when their wealth increases their worries.
      - (1) Proverbs 15:6
      - (2) If your revenue is based upon your desire to get rich, then all you've bought for yourself is trouble.
        - (a) 1 Timothy 6:10
    - iii) The wealthy are in bondage when they become slaves to their money.
      - (1) Proverbs 23:4
      - (2) Money is a wonderful servant but a poor master.
    - iv) The wealthy are in bondage when they have no treasure in Heaven.
      - (1) Matthew 6:20
      - (2) A rich man is poor and in bondage if he dies a Christ-less death.
      - (3) Proverbs 11:4
  - d) What are the responsibilities of the luxury of wealth?
    - i) Be humble.
      - (1) 1 Timothy 6:17
      - (2) We are not better than somebody else because we happen to have more.

- ii) Be trustful.
  - (1) 1 Timothy 6:17
  - (2) We may think we have plenty stored up for many years, but what good is money if we die soon?
- iii) Be joyful.
  - (1) 1 Timothy 6:17
  - (2) God is not a cosmic killjoy.
  - (3) God is a good God.
  - (4) Psalm 84:11
  - (5) The devil wants us to think that somehow God doesn't want us to have a good time, but God does.
    - (a) God gives us richly all things to enjoy.
  - (6) If God has given you a fine house and car and bank account and good things, then enjoy these things; just don't trust in them.
    - (a) Trust in the living God.
- iv) Be generous.
  - (1) 1 Timothy 6:18
  - (2) If God has given you much, don't squeeze it and hold it.
    - (a) You are a steward, and it belongs to God.
  - (3) If God has given you wealth, it is an opportunity and an obligation.
  - (4) Let your children see you give.

## 6) CONCLUSION

- a) The greatest wealth that you have is not in the bank.
  - i) If you have children, then your greatest wealth is your children.
    - (1) Children do not make a rich man poor; they make a poor man rich.
    - (2) A rich man cannot take his money to Heaven, but we can take our children to Heaven.
- b) Godliness with contentment is great gain.
  - i) 1 Timothy 6:6
  - ii) This godliness comes when we give our hearts to Jesus Christ and trust Him as our Lord and Savior.
- c) 1 John 5:13
  - i) Eternal life comes by believing on the name of the Son of God.
- d) Do you know Jesus personally? If not, you can pray to Him today by asking Him to come into your life.
- e) Call upon Jesus today. Repent (turn) from your sins, and turn to Jesus. Ask Him to forgive you of your sins, and acknowledge Him as Lord of your life.
  - i) Romans 3:23
  - ii) Romans 10:9-10
  - iii) Romans 10:13
  - iv) Acts 16:31
  - v) John 3:16