

# circumstances



**FAMILY  
FINANCES**

Faith at  
home

## **Family Finances**

Money is one of the biggest stressors in family life. The Bible talks a lot about it—not just how to manage it, but how our mindset around money impacts our most important relationships. If we’re not careful, we end up on a financial treadmill—working and spending without much left for the people we love.

So how do we take control of our money instead of letting it control us? How can we use our finances to support, not sabotage, our faith and family life?

### **Step One: Be Content and Faithful in Little**

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.” —Ecclesiastes 5:10

“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” —Hebrews 13:5

Contentment doesn’t mean God won’t bless you with more. In Jesus’ parable of the talents, two servants were faithful with a little and were entrusted with more (Matthew 25:14–30). God values our faithfulness with whatever we’ve been given—big or small.

### **Step Two: Value People Over Things**

“Let no debt remain outstanding, except the continuing debt to love one another...” —Romans 13:8

“Why spend money on what is not bread, and your labor on what does not satisfy?” —Isaiah 55:2

Living debt-free helps you focus on the things that really matter—like loving and serving others. Simplifying your finances can free you to be more present with your family and generous with others.

### **Step Three: Redirect Your Fears and Desires**

“Do not fear what they fear; do not be frightened.” —1 Peter 3:14

“His divine power has given us everything we need for life and godliness...” —2 Peter 1:3

So much of our spending is driven by fear and desire. But God invites us to trust Him for our security (1 Peter 5:7, Philippians 4:19) and to love others with open hands (Ephesians 3:14–19, John 13:34–35). When He redirects our hearts, it transforms our homes too.

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## Going Further — Resources

- Master Your Money (Ron Blue & Jeremy White) – Practical guide to knowing how much is enough.
- The Treasure Principle (Randy Alcorn) – What Jesus taught about money.
- Financial Peace Revisited (Dave Ramsey) – Get out of debt and stay out.
- Financial Peace Junior (Dave Ramsey) – Help your kids learn to work, give, and save.
- Your Kids Can Master Their Money (Ron & Judy Blue, Jeremy White) – Fun tools to build money skills in kids.

