

# FAMILY AND MONEY

## Building Financial Unity, Stability, and God's Purpose in the Family

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## INTRODUCTION

Money is one of the most important resources entrusted to a family. It affects housing, food, education, healthcare, ministry, business, and future security. While money itself is not the foundation of a strong family, how a family handles money often determines the level of peace, unity, and stability within the home.

Many marriages and families experience conflict not because they lack money, but because they lack agreement, wisdom, planning, and stewardship regarding money. Financial pressure can expose deeper issues such as poor communication, selfishness, greed, lack of trust, or differing priorities.

God never intended money to divide families. Instead, He intended it to be a tool for provision, stewardship, generosity, and the fulfilment of family purposes. A family that follows biblical financial principles can experience greater peace, stability, and effectiveness in serving God and others.

This lesson examines God's principles for managing money within the family and building a financial legacy that honours Him.

**Key Truth:** Money should serve the family's God-given purpose, not become the master of the family.

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# 1. Recognize God as the Source of Family Provision

## Scripture

*"But remember the Lord your God, for it is He who gives you the ability to produce wealth." (Deuteronomy 8:18)*

## Lesson

Every family must recognize that God is the ultimate source of provision.

Jobs may change.

Businesses may fluctuate.

Economies may rise and fall.

But God remains faithful.

## Application

- Pray together for provision.
- Thank God for every blessing.
- Depend on God rather than money.

## Conclusion

A family that trusts God as its provider develops confidence and peace during every season.

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# 2. Husband and Wife Must Be Financial Partners

## Scripture

*"The two shall become one flesh." (Genesis 2:24)*

## Lesson

Marriage creates a partnership, including financial partnership.

Financial secrecy often creates distrust and conflict.

### **Practical Application**

Discuss openly:

- Income
- Expenses
- Savings
- Investments
- Financial goals

### **Conclusion**

Financial unity strengthens marital unity.

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## **3. Create a Family Budget**

### **Scripture**

*"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?" (Luke 14:28)*

### **Lesson**

A budget is a plan that tells money where to go instead of wondering where it went.

### **Include**

- Giving
- Savings
- Food
- Housing
- Education
- Transport
- Medical expenses

- Investments

## **Conclusion**

A budget turns financial confusion into financial direction.

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## **4. Live Within Your Means**

### **Scripture**

*"The wise store up choice food and olive oil, but fools gulp theirs down."* (Proverbs 21:20)

### **Lesson**

Many families suffer because they attempt to maintain lifestyles beyond their income.

### **Avoid**

- Unnecessary loans
- Status competition
- Impulse purchases

## **Conclusion**

Peace often comes from contentment and wise spending.

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## **5. Save as a Family**

### **Scripture**

*"Go to the ant, you sluggard; consider its ways and be wise."*  
(Proverbs 6:6-8)

### **Lesson**

Every family should develop a saving culture.

### **Save For**

- Emergencies
- Education
- Retirement
- Business opportunities
- Future goals

### **Conclusion**

Saving today prevents crisis tomorrow.

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## **6. Teach Children Financial Responsibility**

### **Scripture**

*"Train up a child in the way he should go."* (Proverbs 22:6)

### **Lesson**

Children should learn:

- The value of work
- The value of saving
- The value of giving
- The value of wise spending

### **Application**

Teach by example.

Children often imitate financial habits more than they obey financial instructions.

### **Conclusion**

Financial wisdom should be passed from one generation to another.

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## **7. Distinguish Needs from Wants**

### **Scripture**

*"My God will meet all your needs."* (Philippians 4:19)

### **Lesson**

Not every desire is a necessity.

### **Needs**

- Food
- Shelter
- Clothing
- Education
- Healthcare

### **Wants**

- Luxury upgrades
- Expensive trends
- Unnecessary entertainment

### **Conclusion**

Families prosper when needs are prioritized over wants.

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## **8. Avoid Financial Secrets**

### **Scripture**

*"Therefore each of you must put off falsehood and speak truthfully."*  
(Ephesians 4:25)

### **Lesson**

Hidden debts, secret spending, and undisclosed financial commitments damage trust.

### **Application**

Practice honesty and transparency.

### **Conclusion**

Trust is one of the greatest assets in a family.

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## **9. Avoid Unnecessary Debt**

### **Scripture**

*"The borrower is servant to the lender."* (Proverbs 22:7)

### **Lesson**

Debt should never become a lifestyle.

### **Ask Before Borrowing**

- Is it necessary?
- Can we repay it?
- Will it create value?

### **Conclusion**

Wise families borrow cautiously and repay faithfully.

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## **10. Build Assets Together**

### **Scripture**

*"Put your outdoor work in order and get your fields ready; after that, build your house."* (Proverbs 24:27)

## **Lesson**

Strong families focus on acquiring productive assets.

## **Examples**

- Businesses
- Investments
- Productive land
- Rental property

## **Conclusion**

Assets strengthen a family's future.

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# **11. Practice Family Generosity**

## **Scripture**

*"It is more blessed to give than to receive."* (Acts 20:35)

## **Lesson**

Generosity teaches family members:

- Compassion
- Gratitude
- Stewardship

## **Areas of Giving**

- Tithes
- Offerings
- Helping the needy
- Supporting ministry

## **Conclusion**

Generous families reflect God's character.

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## **12. Build a Financial Legacy**

### **Scripture**

*"A good person leaves an inheritance for their children's children."*  
(Proverbs 13:22)

### **Lesson**

A family's goal should be more than survival.

It should be:

- Building stability
- Preserving values
- Creating opportunities
- Leaving a godly inheritance

### **Conclusion**

Wise families think beyond the present generation.

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## **THE GREATEST FINANCIAL GIFTS FAMILY MEMBERS CAN GIVE EACH OTHER**

### **The Greatest Gift a Husband Can Give His Family**

**Responsible leadership, faithful provision, and wise stewardship.**

### **The Greatest Gift a Wife Can Give Her Family**

**A Christ-centred life expressed through love, wisdom, peace, and faithful management.**

### **The Greatest Gift Parents Can Give Their Children**

**Godly values, biblical financial wisdom, education, and a godly example.**

**The Greatest Gift Children Can Give Their Parents**

**Honour, obedience, gratitude, and responsible living.**

**The Greatest Gift Family Members Can Give One Another**

**Love, unity, trust, prayer, and shared commitment to God's purposes.**

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## **FINAL CONCLUSION**

Money is a powerful tool that can either strengthen or weaken a family depending on how it is managed. Families that honour God, communicate openly, budget wisely, save consistently, avoid unnecessary debt, build assets, and practice generosity create an environment of stability and peace.

Financial success is not measured merely by the amount of money a family possesses but by how effectively they steward God's resources to fulfil His purposes. A family united around biblical principles can overcome financial challenges, build a strong future, and leave a legacy that blesses generations to come.

### **Key Lesson**

**When a family puts God first, manages money wisely, and works together in unity, finances become a blessing rather than a burden.**

### **Memory Verse**

*"A good person leaves an inheritance for their children's children."*  
— **Proverbs 13:22**

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*"Building strong families through God's Word and biblical stewardship."*