

# SELF-REJECTION AND DECISION-MAKING

WIFE'S RESPONSE	HUSBAND'S RESPONSE
<p><b>A. <u>TRUST</u></b></p> <p>She marries a fellow who feels inferior but wants desperately to be accepted and admired . . .</p>	<p><b>B. <u>FAILURE</u></b></p> <p>He takes steps which he feels will gain the admiration of his wife. His desire for admiration prompts him to make unwise decisions especially in financial matters.</p>
<p><b>C. <u>MISTRUST</u></b></p> <p>When he fails in an area that affects his wife, she loses confidence in him and is unable to have trust in his future decisions.</p>	<p><b>D. <u>INDECISION</u></b></p> <p>He senses her mistrust and, in order to not lose any more confidence from her, begins letting her make more decisions.</p>
<p><b>E. <u>DOMINANCE / INSECURITY</u></b></p> <p>She finds herself assuming more and more responsibility without really wanting it, especially among the children. Her mistrust in him is conveyed to them and they begin looking to her for direction.</p>	<p><b>F. <u>INCONSISTENCY</u></b></p> <p>When children react to the mother's spirit and restrictions on things they want to do, they then seek approval from their father. He sees this as an opportunity to gain lost respect from them by giving in to their wishes.</p>
<p><b>G. <u>RESENTMENT</u></b></p> <p>Wife becomes resentful toward her husband's leniency and not backing her up in her decisions.</p>	<p><b>H. <u>BLAME</u></b></p> <p>He points out to his wife her wrong decisions in order to offset his failures and develop from her greater appreciation.</p>

# CONFLICTS FROM FINANCIAL PRESSURES

HER REPOSES	HIS RESPONSES	SCRIPTURE RELATED TO HIS RESPONSES
<p>Girl marries a fellow who is not able to financially support her but who willingly accepts her offer to help him by working.</p>	<p><b><u>SURRENDERS RESPONSIBILITY</u></b></p> <p>He surrenders a part of his responsibility by depending on her income for support.  <b>Note:</b> If she does work when there are no children, it should not be because they need money.</p>	<p>“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”            (I Timothy 5:8)</p>
<p><b><u>EXPRESSES PERSONALITY</u></b></p> <p>She begins to express her personality and also her desire to please him by decorating the home. She discovers that there are many items which she would like to add to the home.</p>	<p><b><u>DISCOVERS HIDDEN COSTS</u></b></p> <p>He discovers that the original estimates of the costs of married life were very under-estimated. Many unexpected bills mount up and financial pressures begin.</p>	<p>“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?”            (Luke 14:28)</p>
<p><b><u>EXPECTS ASSISTANCE</u></b></p> <p>She becomes physically run down in trying to maintain a job and care for the home as well as his needs. Since she is working she begins expecting him to share in all the home responsibilities.</p>	<p><b><u>REVEALS INSENSITIVITY</u></b></p> <p>He expects her endurance and physical strength to be the same as his. He doesn't appreciate the role of washing and ironing clothes, doing dishes, etc. He expects her to give him freedom for his priorities - finishing school, building up the business, etc.</p>	<p>“... dwell with them according to knowledge, giving honour unto the wife, as unto the weaker vessel, and as being heirs together of the grace of life; that your prayers be not hindered.”            (I Peter 3:7)</p>
<p><b><u>ASSUMES AUTHORITY</u></b></p> <p>She feels that she has a right to decide how funds are spent since she is earning part of them. She becomes resentful whenever he spends time or money which she doesn't feel is absolutely essential.</p>	<p><b><u>BECOMES RESENTFUL</u></b></p> <p>He resists her dominant spirit and argues with her when she tells him what she can and cannot spend. He gives her the responsibility of paying the bills, but continues to spend money as he sees fit.</p>	<p>“... be ye all of one mind, having compassion one of another, love as brethren, be pitiful, be courteous: not rendering evil for evil, or railing for railing: but contrariwise blessing; . . .”            (I Peter 3:8,9)</p>

**I. FEARS FUTURE**

Her desires for children increase but she realizes this will bring additional financial responsibilities and also hinder her from working. She puts pressure on him to get a better paying job or an additional job.

**J. CONFUSES PRIORITIES**

He responds to the financial pressures of his wife but does not meet her emotional needs such as assuring her of his appreciation for what she has already done, providing spiritual leadership, verbally expressing his love for her, listening attentively when she is talking to him, completing home repairs she has requested.

“Better is little with the fear of the Lord than great treasure and trouble therewith. Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.”  
(Proverbs 15:16,17)

**K. FEELS GUILT**

She continues to work after the children are born but feels guilty about doing this. Her job requires many extra expenses: baby-sitting, transportation, taxes, clothes for work, eating out, etc. She transfers her love to children and material things for them: baby furniture, clothes, toys, etc.

**L. RESENTS NEW IRRITATIONS**

He did not want children as much as she did so he begins to complain whenever the baby interferes with his sleep, study, etc. He expects her to take care of most of the baby's needs.

“Husbands, love your wives, even as Christ also loved the church, and gave himself for it;”  
(Ephesians 5:25)

**M. DEEP BITTERNESS**

TENSION

ARGUMENTATION

PHYSICAL, EMOTIONAL,  
AND SPIRITUAL DISORDERS

INSECURITY, ETC.

**N. ESCAPES IN FUTURE PLANS**

He reduces his pressure by building unrealistic expectations for the future. But in so doing he overlooks the immediate needs and responsibilities which are on his wife.

“Go to now, ye that say, Today or tomorrow we will go into such a city, and continue there a year, and buy and sell, and get gain. Whereas ye know not what shall be on the morrow. . .”  
(James 4:13,14)

# EVIDENCES OF FINANCIAL BONDAGE

ATTITUDES WHICH MAY REFLECT LACK OF PURPOSE	AMPLIFICATION AND INSIGHTS
<b>1. INDEBTEDNESS</b>	Impulsive buying to relieve an immediate discomfort or gain prestige in the eyes of others. Going into debt for depreciating items such as cars, vacations, appliances, etc. (Romans 13:8; Proverbs 22:7)
<b>2. PREOCCUPATION WITH POSSESSIONS</b>	Focusing his affections on things he owns or wants to own. (I Timothy 6:8,9)
<b>3. DESIRES TO GET RICH QUICK</b>	Looking for opportunities to receive financial gain out of proportion to physical work invested. He hears stories of others who have made it but has no appreciation of what they knew and did to get it or the pressures and temptations of having it. (Proverbs 28:22; Genesis 3:19)
<b>4. TARDINESS IN PAYING BILLS</b>	When a fellow expects his wife to earn money for essential living expenditures, he is not only destroying an essential basis for her respect, but surrendering an area of financial responsibility which God wants him to retain. "But if any provide not for his own, and specially for those of his own house, he has denied the faith, and is worse than an infidel." (I Timothy 5:8)
<b>5. JUSTIFICATION OF PAST BUSINESS "DEALS" OR GETTING OUT OF JUST PAYMENT</b>	Unfairness in past business dealings not only damages the reputation of the fellow but also closes the doors to many financial opportunities in the future, as his reputation spreads through those who felt he was unfair. (James 5:1-4; Acts 24:16)
<b>6. EXPECTATIONS OF A WORKING WIFE</b>	When a fellow is negligent in paying bills he not only reveals an insensitivity toward the one who expects payment, but also an unrealistic financial philosophy which says I can get something without paying for it - even if just for a few days. This is the basis of financial collapse. "Say not unto thy neighbor, Go, and come again, and tomorrow I will give . . ." (Proverbs 3:28)
<b>7. LACK OF INVESTMENTS</b>	Not making provisions for future needs when this is his responsibility, especially in providing a home for his wife, as Christ is now doing for His bride. (Ephesians 5:25; John 14:3)

**8. FAILURE TO TITHE INCOME**

Failing to give God the firstfruits of all his income so that God will be able to rebuke the devourer for his sake. (Proverbs 3:9, Malachi 3:10,11)

**9. MAKING EXPENDITURES ON THE BASIS OF HOW MUCH HE HAS LEFT RATHER THAN ON HOW MUCH THE PRODUCT IS ACTUALLY WORTH**

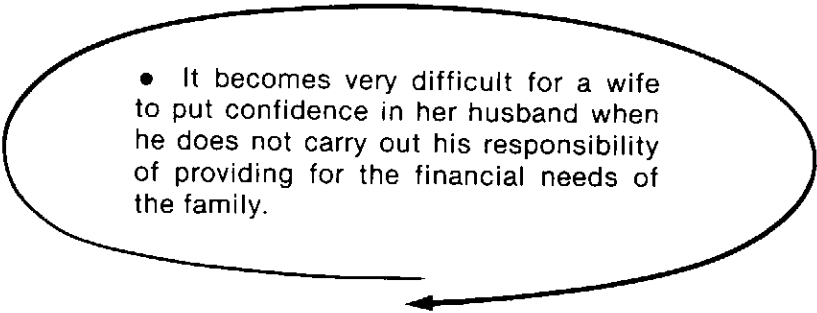
Lack of diligence in checking out the value of all items purchased. (Proverbs 31:16) Taking the seller's word for things rather than confirming them with others who are knowledgeable in that field. (Proverbs 14:15)

## **QUESTIONS ON FINANCES**

QUESTIONS	OBSERVATIONS
<p><b>1.</b> How important do you think it is for a fellow to be debt free before he gets married? (Do you have any debts?)</p>	<p>His response will most likely reveal his present financial condition, or the degree of understanding which he has regarding financial pressures in a marriage.</p>
<p><b>2.</b> What do you feel are essential expenditures to assure a happy marriage? (Have you made a list?)</p>	<p>If he has not actually made a realistic appraisal of the obvious and hidden expenses involved in a marriage he is revealing financial irresponsibility.</p>
<p><b>3.</b> Have you ever been deceived or cheated in a business deal or in buying something? What were your experiences? (What did you learn?)</p>	<p>If he has had several such experiences it might indicate that he is too gullible and not alert to the caution which must be exercised in financial matters.</p>
<p><b>4.</b> What do you consider the best business decisions you've ever made?</p>	<p>His response may reveal his alertness to making financial decisions as well as his fairness to the the one with whom he's dealing.</p>
<p><b>5.</b> How important do you think the tithe is today? (Do you tithe?)</p>	<p>His faithfulness in tithing will not only indicate his awareness of a living God, but also his diligence in keeping financial records.</p>
<p><b>6.</b> How much of an investment for the future do you feel a fellow should have before he gets married? (How much do you have?)</p>	<p>His investments or lack of them may indicate his maturity in future planning as well as his ability to provide security for his wife and family.</p>

## **HOW TO APPLY**

# **PRINCIPLES OF FINANCE**

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- It becomes very difficult for a wife to put confidence in her husband when he does not carry out his responsibility of providing for the financial needs of the family.

## **I. DEFINE FINANCIAL FREEDOM**

Financial freedom involves the following aspects:

- A. FREEDOM FROM DEBT.** Not owing more than I have in cash or assets and not having any bills past due. (Romans 13:8, Proverbs 22:7)
- B. FREEDOM FROM FINANCIAL PRESSURE.** Fear of unexpected expenses because every dollar is closely budgeted to meet past or present obligations. (Matthew 6:24-35)
- C. FREEDOM FROM LOVING MONEY.** Not focusing affections on the goal of getting rich. (I Timothy 6:9)
- D. FREEDOM FROM BUSINESS ENTANGLEMENT.** Not allowing the cares of business matters or the worry of financial investments to crowd out personal concentration on loving the Lord and delighting in His Word. (Matthew 13:22; Matthew 6:19; II Timothy 2:4; Matthew 6:33)
- E. FREEDOM FROM GET-RICH-QUICK SCHEMES.** Not looking for ways to make large amounts of money without accompanying investments of labor. (Proverbs 28:22; Proverbs 2:11)
- F. FREEDOM FROM GUILT OF FINANCIAL UNFAIRNESS.** Not making it possible for anyone to point an accusing finger because of real or imagined unfairness in past business transactions. (James 5:1-4; Acts 24:16)

## 2. UNDERSTAND BASIC FACTORS OF FINANCIAL FREEDOM

### 1. GIVING

Giving to God (tithes and offerings), (Malachi 3:10), giving to the poor (the necessities of life), (Proverbs 19:17), and distributing to the necessity of Christians, (Romans 12:13, results in receiving. "Give and it shall be given unto you." (Luke 6:38)



### 2. RECEIVING

Receiving funds will come through diligent labor, (Romans 12:11) creative resourcefulness, (Proverbs 31:13) and provisions in answer to prayer. (Philippians 4:6) "... for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him." (Hebrews 11:6)

### 3. SPENDING

Managing money requires building sales resistance, (Proverbs 20:14), looking for the best buys, (Proverbs 31:16) being prompt in meeting financial responsibilities. (Proverbs 3:28)

## 3. FOLLOW BASIC STEPS TO FINANCIAL FREEDOM

COMMITMENTS	PROJECTS
<p><b>A.</b> Establish God's Word as the final authority in all financial matters.</p>	<ul style="list-style-type: none"> <li>• Dedicate to God all money, possessions, time and earning power. Request time to check with Him and His Word whenever others ask you for money.</li> </ul>
<p><b>B.</b> Establish the tithe as an expression of worship and a weekly reminder that it all belongs to God. Assume responsibility for the work of the Lord through:</p> <ul style="list-style-type: none"> <li>• A church in harmony with Scripture</li> <li>• Christians in effective ministries</li> <li>• Widows and children in distress</li> <li>• The poor who are unable to provide the necessities of life</li> </ul>	<ul style="list-style-type: none"> <li>• Use the following guide to discern God's direction in giving the tithe:               <ol style="list-style-type: none"> <li>1. Is the work communicating the true message of Scripture?</li> <li>2. Are the people responding positively to the message?</li> <li>3. Is the leadership illustrating Scripture through their lives?</li> <li>4. Is the character of Christ being reproduced?</li> <li>5. Is there a standard of excellence with a freedom from waste?</li> </ol> </li> </ul>

<p><b>C.</b> Evaluate all expenditures on the basis of how they will aid in developing spiritual maturity.</p>	<p><b>Before buying anything, ask yourself:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> How will this make me more effective in witnessing?</li> <li><input type="checkbox"/> How will it benefit the Lord's reputation?</li> <li><input type="checkbox"/> How will it increase my love for Christ?</li> <li><input type="checkbox"/> Has the Lord provided the money for it?</li> </ul>
<p><b>D.</b> Remove any personal debts. Establish a timetable in reaching financial freedom.</p>	<ol style="list-style-type: none"> <li>1. List all debts on depreciating items.</li> <li>2. List all regular expenditures.</li> <li>3. Discontinue or reduce as many as possible.</li> <li>4. Sell any items no longer being used.</li> <li>5. Begin buying on a cash basis.</li> <li>6. Replace high depreciating items such as a new car.</li> <li>7. Use wisdom and counsel in supplementing income.</li> <li>8. Make any necessary restitution.</li> </ol>
<p><b>E.</b> Purpose not to borrow or loan money for depreciating items.</p>	<ol style="list-style-type: none"> <li>1. Review Scriptural reason for not borrowing. (Romans 13:8; Proverbs 22:7; James 4:13-17; I Timothy 5:8; II Corinthians 9:11; I Timothy 6:9,10)</li> <li>2. Review Scripture for not co-signing. (Proverbs 6:1; 11:15; 17:18; 20:16; 22:26; 27:13)</li> </ol>
<p><b>F.</b> Give God an opportunity to demonstrate His love and power by providing an item before you buy it.</p>	<ol style="list-style-type: none"> <li>1. Determine how long you can wait before an item is needed.</li> <li>2. Commit the need to God and allow Him to provide it in ordinary or extraordinary ways.</li> <li>3. Begin a special fund for the purchase of the needed item.</li> </ol>
<p><b>G.</b> Develop sales resistance. Find the best buys.</p>	<p><b>Before every purchase, ask yourself:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Do I really need it?</li> <li><input type="checkbox"/> Am I buying more than I need?</li> <li><input type="checkbox"/> Does it do what it claims to do?</li> <li><input type="checkbox"/> Does my use justify purchase or rental?</li> <li><input type="checkbox"/> Can I avoid paying unnecessary "middlemen"?</li> </ul>
<p><b>H.</b> Develop home maintenance skills.</p>	<ol style="list-style-type: none"> <li>1. Learn basic skills of carpentry, electrical work and plumbing.</li> <li>2. Turn professional repairs into learning situations for you and your children.</li> </ol>
<p><b>I.</b> Evaluate reasons for lack of funds.</p>	<p><b>When funds are insufficient, ask:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Do I really need it?</li> <li><input type="checkbox"/> Is God testing my faith?</li> <li><input type="checkbox"/> Have I violated financial principles? (Proverbs 11:24; 20:19-22; 13:18; 20:13; 23:21)</li> <li><input type="checkbox"/> Have I misspent money?</li> <li><input type="checkbox"/> Is He indicating a major change in location, vocation or method of service?</li> </ul>



***BASIC CHAPTER IN MY LIFE MESSAGE***

**8. HOW I GAINED FINANCIAL FREEDOM**

**A.** INWARD AND OUTWARD EVIDENCES OF VIOLATING PRINCIPLES OF FINANCES

**B.** BASIC INSIGHTS WHICH ENABLED ME TO GAIN FINANCIAL FREEDOM

**C.** SPECIFIC COMMITMENTS I MADE IN GAINING FINANCIAL FREEDOM

**D.** WHAT HAS HAPPENED SINCE GAINING FINANCIAL FREEDOM