

Case Study #1:

Peter and Elizabeth are married with two children. Peter has a full-time job and earns an above-average income. Elizabeth currently works part-time. They are both unhappy with their present level of income and would like to substantially increase it. Elizabeth is looking for a full-time job, and Peter is looking for ways to increase his income.

Peter and Elizabeth often take note of and discuss with each other the nicer things that some of their friends and relatives have. Peter would like to have a car that is even more expensive than what his friend Jack owns, and Elizabeth's desire is to have a bigger and nicer home. They both believe that once they have achieved these goals they will be happy.



25

Case Study #1:

Elizabeth and Peter frequently buy things on credit, and as a result they have accumulated significant debts. They are now feeling a lot of pressure from several creditors, resulting in significant tension between them as a couple.



26

Questions:

1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking? Provide a reference to Scripture for each point.



27

Questions:

1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking?
 1. They believe that money and material things will bring happiness. (**Matthew 13:22**)
 2. They have an unbiblical desire to get rich (**Proverbs 23:4, 5**)
 3. They are serving money rather than God (**Matthew 6:24**)



28

Questions:

1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking?
4. They treasure money and material things rather than things of eternal value (**Matthew 6:19–21**).
5. They have a problem with covetousness (**Exodus 20:17**).
6. They are greedy and selfish (**Luke 2:15, Philippians 2:3, 4**).



29

Questions:

1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking?
7. There is a lack of contentment in their thinking (**1 Timothy 6:6–10**).
8. They are ungrateful for God's provision (**Psalms 107:8, 9**).



30

Questions:

2. What do you think are the underlying causes of Peter and Elizabeth's financial problems?



31

Questions:

2. What do you think are the underlying causes of Peter and Elizabeth's financial problems?

Peter and Elizabeth have adopted several worldly attitudes toward money and material things. This is causing them to make financial decisions that are contrary to God's Word, and they are suffering the consequences.

At a deeper level, they have a spiritual problem in that they are not thinking the way God thinks with respect to money and material things ([1 Corinthians 2: 16](#)). Probably without realizing it, they are serving money and not God ([Matthew 6:24](#)).



32

Questions:

3. If Peter and Elizabeth did achieve their desire—a significantly higher income—do you believe that they would be content and happy? Explain your answer.



33

Questions:

3. If Peter and Elizabeth did achieve their desire—a significantly higher income—do you believe that they would be content and happy? Explain your answer.

In the long run, absolutely not, because God warns:

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” (Ecclesiastes 5: 10)



34

Questions:

4. If you were their financial counsellor, how would you advise Peter and Elizabeth? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)



35

Questions:

4. If you were their financial counsellor, how would you advise them? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)

1. Pray regularly and ask God for His wisdom (**James 1:5**) and direction (**Psalms 32:8**) to deal with their worldly attitudes and to manage the money that God has entrusted to you (**1 Corinthians 4:2**)

2. Ask God to enable them to be content with His provision. (**Philippians 4:11-13**)



36

Questions:

4. If you were their financial counsellor, how would you advise them? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)
 3. Meditate daily on God's Word (**Joshua 1:8**) in order to change the way they think (**Romans 12:1, 2**) to the way God thinks. (**1 Corinthians 2:16**)
 4. Commit to serving God, not money. (**Joshua 24:24**).
 5. Develop and implement a budget. (**Luke 14:28-30**)
- 

37

Questions:

4. If you were their financial counsellor, how would you advise them? Provide a reference Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)
 6. Focus on things of eternal value, not temporal value (**Colossians 3:1, 2**).
 7. Make giving to God's work a priority (**Proverbs 3:9, 10**) as giving will frequently help a Christian deal with selfishness and greed.
 8. Thank God regularly for His provision (**Psalms 107:8, 9** and **Psalms 118:1**)
- 

38