家庭危機生命線
快速參考指南及課程手冊

LIFELINE
FOR FAMILIES IN CRISIS

A Quick Reference and Lesson Guide

婚姻與金錢
Marriage and Money

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1 Scenarios and Assessment

案例討論

A. 案例一 Scenario #1

克里斯和凱西大約三年前結婚。他們在婚前開設了共同銀行帳戶，懷著期待的心要來經歷神為他們預備的一切。婚前他們積極主動，制定了預算，這使得他們共同的儲蓄帳戶不斷增加。他們過得還不錯，但不幸的是，他們正遭受醫療問題的困擾，治療費用昂貴。他們發現保險只能負擔部分治療費用。他們的積蓄幾乎花光了，現在他們陷入了財務危機。

Chris and Kathy got married about three years ago. They joined bank accounts right before they were married and were excited to see what God had in store for them. They were proactive before marriage and created a budget, which allowed them to grow their joint savings account. They are doing well but, unfortunately, they are struggling with a medical issue and the treatments are expensive. They found that insurance only covered a certain amount of the cost of the treatment. Their savings are almost spent and they now find themselves in financial crisis.

B. 案例二 Scenario #2

安東尼和瑪麗亞結婚十五年了。他們倆一直在花錢的事上都存在問題。瑪莉亞想開始存錢，但他們的信用卡欠債高達 2 萬美元。他們沒有還債的計劃，婚姻生活中持續不斷產生衝突。由於無法解決財務上的衝突，他們正在考慮離婚。

Anthony and Maria have been married for fifteen years. They both have problems with spending money. Maria wants to start saving, but they have $20,000 in credit card debt. They have no plan to pay off the debt, and this is a constant struggle in their marriage. They are considering divorce because they cannot reconcile their financial differences.

C. 案例三 Scenario #3

布倫特和麗莎結婚多年，但在財務問題上始終無法達成一致。他們決定分別開設兩個銀行帳戶用於支出，之後再決定各自支付哪些帳單。他們的朋友告訴他們，這不符合聖經的教導。雖然這對他們有利，但他們也不想得罪上帝。

Brent and Lisa have been married for several years, but they were never able to agree on their finances. They have decided that they will keep two separate bank accounts for spending, then decide later which bills they will each pay. Their friends have told them that this does not coincide with biblical teaching. It is working for them, but they do not want to displease God.

定義與關鍵思考 Definitions and Key Thoughts

A. 事實與數據 Facts and Statistics

1. 僅有 43%的一般民眾會在婚前討論財務問題（美國運通，2010 年 6 月）。
   Only 43 percent of the general population discussed finances before marriage (American Express, June 2010).
2. 31%共用帳戶的夫妻承認曾就財務問題向配偶撒謊（福布斯女性雜誌）。
   Thirty-one percent of couples who share bank accounts admit to lying to their spouse about their finances (Forbes Women).
3. 30%的夫妻表示曾向配偶隱瞞購物紀錄（美國運通）。
   Thirty percent report that they have hidden purchases from their spouse (American Express).
4. 三分之一的夫妻表示，財務問題是他們關係中最緊張的部分（美國運通）。
   One-third of couples report that finances are the most stressful part of their relationship (American Express).
5. 超過一半的美國夫妻知道配偶的信用評分（NEFE，2011）。
   Over half of couples in the US know their partner’s credit scores (NEFE, 2011).
6. 87%的男性和 80%的女性表示，如果配偶有大量信用卡債務或不得不申請破產，他們仍會繼續與伴侶在一起（True.com 會員調查，2008）。
   Eighty-seven percent of men and 80 percent of women would stay with their spouse if they had substantial credit card debt or had to file for bankruptcy (True.com member survey, 2008).

B. 破除迷思 Debunking Myths

1. 迷思：超過 50%的婚姻因財務問題而離婚。
真相：婚姻可能因財務問題而離婚，但沒有確切的證據支持這個統計數字。與其讓自己或正在接受輔導的配偶相信財務壓力會終結彼此的關係，不如強調透過溝通、努力工作以及祈求上帝的幫助，婚姻是可以挽救的。
Myth: Over 50 percent of marriages end in divorce over finances.
Truth: Marriages can end in divorce over finances, but there is no concrete proof to back up this statistic. Instead of allowing yourself or the couple that you are counseling to believe that financial strain will end their relationship, it is important to emphasize that through communication, hard work, and inviting God into the situation a marriage can be salvaged.

2. 迷思：“我是個節儉的人，但我的伴侶是個揮金如土的人。我們不可能在財務上兼容。”
真相：這種矛盾可以為婚姻帶來良好的平衡。通常，這種矛盾會在婚姻的最初幾年出現。這確實需要雙方妥協，但一旦解決了這個問題，夫妻雙方的財務概念會更加凝聚合一。
Myth: “I am a saver, but my spouse is a spender. There is no way that we could be financially compatible.”
Truth: This tension can provide a good balance for the marriage. Often, this tension arises in the first several years of marriage. This does require compromise from both partners, but once this issue has been worked through, the couple will have a more cohesive concept of finances.

3. 迷思：親密關係只限於臥室內。

事實：財務狀況算是人生中最私密的部分之一，特別當我們看重它時。如果夫妻不共享財務，或陷入財務困境，這可能會破壞夫妻之間的信任感。夫妻之間財務方面的親密關係至關重要，但由於它不是看得到摸得著的東西，因此常常被忽略。重建財務方面的親密關係，將有助於夫妻度過財務危機。

Myth: Intimacy is reserved for the bedroom.

Truth: Finances, especially when they are highly valued, are one of the most intimate parts of a person's life. If the couple does not share finances, or is in financial distress, that can destroy a sense of trust between the couple. Financial intimacy is extremely important when working with a couple, but is often overlooked because it is not physical in nature. Restoring financial intimacy will help a couple traverse their financial issues.

C. 使徒/基督徒的世界觀 Apostolic/Christian Worldview

1. 什一奉獻－在非基督徒的世界觀中，不會把什一奉獻納入預算。然而，聖經明確地教導了什一奉獻的重要性。但這並不一定意味著夫妻雙方在這個問題上會達成共識。雖然在會談中強調這個主題很重要，但請注意，它也可能成為夫妻關係緊張的潛在原因。

   Tithing – In a non-Christian worldview, tithing is not factored into budgeting. However, the Bible has clear teachings about the importance of tithing. This does not necessarily mean that the spouses will be on the same page concerning this subject. While this subject is important to emphasize in a session, be aware that it may also be a possible point of tension in the relationship.
2. 奉獻－在非基督徒的世界觀中，夫妻雙方可能會向慈善機構捐款，但捐款額度不會很大，尤其是在夫妻雙方經濟困難的情況下。但基督徒的世界觀，奉獻是夫妻生活中很重要的一部分。夫妻雙方共同探討這個問題非常重要。

   Offerings – In a non-Christian worldview, there may be contribution to charity, but not to a large extent, especially if the couple is in financial crisis. In a Christian worldview, giving is a large part of a couple's life. It is important to work through this subject with the couple.
3. **定義 Definitions**
   1. 財務上的成功－夫妻雙方必須確認這對他們而言代表著什麼。沒有正確或錯誤的答案。

   Financial success – Couples must determine what this means to them. No right or wrong answer.
   2. 財務上的親密關係－夫妻雙方在財務方面能夠互相信任。

   Financial intimacy – When a couple can trust one another concerning their finances.
   3. 預算－幫助夫妻擺脫財務危機的計畫。

   Budgeting – A plan that helps a couple set a goal for coming out of financial crisis.
   4. 財務危機－具體細節因每對夫妻而異，但財務危機就是婚姻因財務問題產生動盪的一段時期。

   Financial crisis – Specific details vary from couple to couple, but this is a time in which there is turmoil in a marriage concerning finances.

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評估（訪談）Assessment (Interview)

A. 針對因財務問題前來諮商的夫婦，我們提出了以下幾個問題。但在提出這些問題之前，我們需要了解以下幾個關鍵點：

Listed below are several questions for a couple who is coming to counseling for financial issues. There are several key things to know before asking these types of questions:

1. 通常，當前的問題並非根本問題。
   Usually the presenting issue is not the root issue.
2. 缺乏溝通是婚姻中財務困難的常見原因。
   Lack of communication is a common cause for financial difficulties within a marriage.
3. 方可能覺得自己在財務上比另一方優越，但關鍵是要讓雙方達成共識。
   One partner may feel superior to the other partner financially, but it is key to keep both on the same page.
4. 這些問題應在初步評估後提出。如果問題的根源似乎比財務問題更深，那麼建議夫妻雙方諮詢其他專業的諮商師。
   These questions should be asked after doing an initial assessment. If the root of the problem seems to be deeper than financial issues, then it may be wise to refer the couple to a professional counselor.

2. 以下是一些關鍵問題（無先後順序）：
Here are some key questions (in no particular order):

1. 你目前的財務狀況如何？
   What is your current financial situation?
2. 婚前，你們個人是如何管理金錢的？
   How did you as individuals handle money before marriage?
3. 你的原生家庭是如何管理金錢的？
   How did your family of origin handle money?
4. 配偶雙方在財務方面分別扮演什麼角色？
   What is each spouse’s role concerning finances?
5. 你是否覺得財務問題會為你們的關係帶來緊張？
   Do you find that finances bring tension to your relationship?
6. 你和你的配偶如何溝通財務問題？
   How do you and your spouse communicate concerning finances?
7. 身為夫妻，你認為你們的財務責任是什麼？
   As a couple, what do you think is your financial responsibility?
8. 你認為金錢在婚姻中扮演的目的為何？
   What purpose do you believe money has in your marriage?
9. 聖經對金錢有何看法？
   What does the Bible say about money?
10. 如果妳的財務狀況完美，它會是什麼樣子？
    If your financial situation were perfect, what would it look like?

B. 以下是一些幫助夫妻處理財務危機的技巧：
Here are some tips for dealing with couples in financial crisis:

1. 夫妻之間，有一方可能對財務問題有強烈的看法，另一方可能沒有。重要的是不要讓一方主導談話，而是要讓雙方充分溝通。
   One spouse may have a strong opinion on finances and the other may not. It is important not to let one spouse dominate the conversation, but to allow each one to communicate with the other.
2. 回答問題時，沒有人的答案是絕對正確或錯誤的。
   No one's answers are right or wrong when asking these questions.
3. 這些問題並非針對每對夫妻的具體情況，而是提供了一個開放的平台，來幫助夫妻雙方了解彼此的需求。
   These questions are not specific for each couple's situation, but provide a place for an open response to help assess the needs of the couple.
4. 記得在初次諮商時要與夫妻雙方設定一個目標。這些問題可能會讓夫妻雙方偏\\\離目標。當這種情況發生時，請引導他們回到共同的目標。
   Remember to set a goal with the couple at the initial session. These questions may lead the couple off-target. When this happens bring them back to their shared goal.

C.以下是一些幫助陷入財務危機的夫妻處理困境的技巧：
Here are some tips for dealing with difficult situations with couples in financial crisis:

1. 除了人身傷害的威脅之外，最有害的情況是溝通中斷。一方可能會以拒絕回答問題或阻止他人發表意見等方式阻礙會談順利進行；這會讓另一方產生防衛心理。當一方變得防禦性很強時，很難重建處理財務問題所需的信任和溝通。
   The most detrimental situation concerning this topic, aside from threats of bodily harm, is a breakdown of communication. One partner may "stonewall" the other partner; which, in turn, will make the other partner defensive. When a partner becomes defensive it is difficult to restore the trust and communication needed in dealing with financial matters.
2. 在這些困難的情況下，非語言溝通是必要的。配偶可能口頭上表示同意，但身體卻背對著另一方，或雙手交叉坐著，這表示他們不相信對方所說的話。如果發生這種情況，請讓雙方轉向彼此。讓他們保持目光接觸。此外，這種狀況也可能表示存在更深層的問題。如果是這樣，請在處理這個問題時務必謹慎。
   Nonverbal communication will happen in these difficult situations. The spouse may be verbally agreeing, but turning his/her body away from their spouse or sitting with crossed arms, which communicates that they do not believe what they are saying. If this happens, turn the spouses back towards each other. Have them maintain eye contact. Also, this may be a sign that a deeper issue may be present. If that is the case, then use your best discretion when dealing with this issue.
3. 若緊張局勢加劇，一方或雙方配偶變得暴力，請向相關部門報告此事。如果在諮詢過程中，你發現若有配偶一方、或有年長者或兒童遭受虐待，請立即向相

關部門舉報。由於財務通常是屬於個人較私密的議題，如果發現有精神虐待的案例，請將這對夫妻轉介給合格的心理諮商師。
If tensions rise and one or both spouses become violent, then report the incident to the proper authorities. If, during the sessions, you learn of abuse to a spouse, someone who is elderly, or a child, then report it to the proper authorities immediately. If, because of the intimate nature of finances, there is emotional abuse present, then refer the couple to a qualified mental health counselor.

4. 經濟狀況可能會給關係中的一方帶來極大的壓力。如果出現任何自殺想法或行為，請進行自殺風險評估，並將其轉介給合格的心理諮商師。如果你認為個案可能患有憂鬱症，也應該轉介。如果你懷疑個案患有憂鬱症，請使用 WHO-5 或 PHQ-9 等診斷工具。這些線上工具的連結可於下方參考資料部分找到。
Financial situations can be extremely stressful on one individual in the relationship. If there is any mention of suicidal thoughts or behaviors, perform Suicide Risk Assessment and refer them to a qualified mental health counselor. It is also wise to refer a patient if you believe they may have fallen into depression. Use diagnostic tools such as the WHO-5 or the PHQ-9 if you suspect depression. The links to these online tools can be found in the reference section below.

2 Critique and Counsel

評論與忠告

聖經觀點 Biblical Insight

A. 聖經的金錢觀 Scriptural View of Money

1. 馬可福音 10:7-9 解釋道夫妻二人成為「一體」。成為一體意味著在生活的各個方面—包括財務，緊密相連。夫妻可以在他們的關係中體驗到「財務上的親密」。
   Mark 10:7-9 explains that a married couple is to become "one flesh." Becoming one means joining together in all areas of life—including finances. Couples can experience a "financial intimacy" within their relationship.
2. 路加福音 8:14 指出，過度重視財富會導致神的話語無法在信徒心中成熟長大結出果子。雖然金錢是必要且重要的，但它的重要性不應高於你與神的關係。
   Luke 8:14 points out that placing too much of one's focus on riches results in the word of God being unable to mature in the heart of a believer. While money is necessary and significant, it should not be prioritized over relationship with God.
   箴言 22:9 提到那些選擇慷慨的人必蒙福。
   Proverbs 22:9 speaks of the blessings that come to those who choose to be generous.
3. 「所以，你施捨的時候，不可像那假冒為善的人在會堂和街道上吹號，故意要得人的稱讚。我實在告訴你們，他們已經得了他們的賞賜。你施捨的時候，不要叫左手知道右手所做的，要叫你的施捨行在暗中。你施捨的時候，不要叫左手知道右手所做的，要叫你施捨的事行在暗中，你父在暗中察看，必然報答你。」馬太 6:2-5
   "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you." (Matthew 6:2-5 KJV)
   1. 一個人施捨的動機並非為了得到神的祝福，聖經清楚地表明，施捨給有需要的人是神所喜悅的。
      One's motive in giving is not to receive blessings from God, but the scriptures clearly declare that giving to those in need is pleasing to God.
   2. 聖經進一步說明：「各人要隨本心所酌定的，不要作難，不要勉強，因為捐得樂意的人是神所喜愛的。」（哥林多後書 9:7）
      The scriptures further testify that, "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." (II Corinthians 9:7)

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3.「你們哪一個要蓋一層樓，不先坐下算計花費，能蓋成不能呢？恐怕安了地基，不能成功，看見的人都笑話他，說：『這個人開了工，卻不能完工』？」（路加福音 14:28-30）
“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying ‘This man began to build and was not able to finish'?” (Luke 14:28-30 KJV)

1. 有計劃是明智的，聖經裡處處都鼓勵人這樣做。
Planning is wise and encouraged throughout Scripture.
2. 箴言 6:6-8 說：「懶惰人哪，你去察看螞蟻的動作，就可得智慧。螞蟻沒有元帥，沒有官長，沒有君王，卻在夏天蓄積糧食，在收割時聚斂食物。」金錢無疑是非常「屬靈」的，因為上帝擁有一切（詩篇 24:1），祂是偉大的供應者。然而，金錢的考量也有非常實際的面向。有智慧地做好計劃、預算不應被低估。
Proverbs 6:6-8 says, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” Money is certainly a “spiritual” matter in that God owns all things (Psalm 24:1) and He is the great Provider. However, there is an intensely practical side to the money discussion. Planning, budgeting, and wisdom should not be downplayed.

明智的忠告 Wise Counsel

A. **給那些因金錢而產生衝突的夫妻們 For Couples in Conflict Concerning Money**

1. 「夫妻之間很少是為了金錢的計算問題而爭吵。主要都是情緒的問題。如果你不處理好自己的情緒，就像把車鑰匙明明是在灌木叢裡弄丟的，卻硬要在路燈下找鑰匙一樣。」（詹姆斯·科爾多瓦）。要了解很多時候，金錢上的衝突都是直指更深層的問題。大多數人都能用簡單的加減法來制定預算。探究財務使用背後的「原因」可能會有所幫助。
“It's rarely the math that couples are really arguing over. It's what the money means to us emotionally, and if you don't address your emotions, it's like looking for your car keys under the street lamp when you lost them in the bushes." (James Cordova) Recognize that many times conflicts over money are pointing to deeper issues. Most people can figure out how to organize a budget using simple addition and subtraction. Exploring the “why” behind financial practices could be helpful.
2. 鼓勵夫妻遵守聖經中關於奉獻和知足的原則。用知足和感恩的眼光重新檢視問題，對夫妻有益。
Encourage couples to adhere to biblical principles concerning giving and contentment. Reframing issues in light of contentment and gratitude could be beneficial for couples
3. 約翰·戈特曼解釋說，當一對夫妻經歷衝突時，彼此更靠近而不是更疏遠，才會對他們的婚姻產生正面的影響。鼓勵夫妻將困難視為「轉向」彼此、在婚姻中成長的機會。

John Gottman explains that when a couple experiences conflict, leaning toward one another rather than away can make all the difference in the health of their marriage. Encourage the couple to see the difficulties as an opportunity to “turn toward” one another and grow in the marriage.

B. **幸福夫妻的習慣 Habits of Happy Couples**

1. 看重慷慨的重要性。研究顯示，婚姻滿意度較高的夫妻往往是比較慷慨的。
   The importance of generosity cannot be overlooked. Research shows that couples who experience more satisfaction in their marriage tend to be more generous.
2. 平常就會溝通彼此所看重的事情、還有短期目標跟長期目標。平常就制定計劃並溝通彼此的願望和目標的夫妻，衝突會比較少。
   Communicate priorities, short-term goals, and long-term goals. Couples who plan and clearly communicate desires and goals experience less conflict.
3. 「你們存心不可貪愛錢財，要以自己所有的為足。因為主曾說：『我總不撇下你，也不丟棄你。』」（希伯來書 13:5）學會感恩和知足的夫妻，能夠感受到內心的平安，因為他們知道人生的價值不在於一個人擁有的物質和財富。我們的盼望在於神信實的應許。
   “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) Couples who learn gratitude and contentment can experience peace in knowing that life’s value is not in the things that a person can possess. Instead, our hope rests in God’s promise of faithfulness.

3 Application and Prayer

應用與禱告

應用 Application

A. 給那些因金錢而產生衝突的夫妻 For Couples in Conflict Concerning Money

1. 了解金錢對配偶的意義。Learn what money means to your spouse.
    a) 由於每個人在使用金錢上的經驗不同，金錢對不同的人來說意味著不同的東西。對你的配偶來說，金錢可能代表安全感、機會、信任、獨立，甚至是依賴。
    Money represents many things to different people because of the various experiences each person has had with money. To your spouse, money could represent security, opportunity, trust, independence or even dependence.
    b) 了解一個人與金錢的關係以及使用金錢的歷史，可以了解他們在金錢方面的優先事項、恐懼、希望和習慣背後的原因。
    Understanding a person's relationship with money and money history uncovers the reason behind priorities, fears, hopes, and habits concerning money.
2. 分擔財務責任。Share in financial responsibility.
    a) 夫妻雙方都參與承擔財務管理的責任可以避免衝突。
    Couples who are both engaged in the responsibility of financial management can prevent conflict.
    b) 儘管每個人可能在金錢上都擁有各自的優勢，但雙方都應該都了解並參與財務管理。
    Although each person might have certain strengths that they offer to the money relationship, both should be aware and involved in managing finances.
3. 要充滿盼望。Maintain hope.
    a) 儘管金錢是婚姻關係中衝突的主要根源，但財務困難也可能成為成長的機會。
    Although money is a leading source of conflict in marriage relationships, it is possible for financial difficulties to be an opportunity for growth.
    b) 夫妻雙方願意在分擔財務責任的同時，溝通彼此的恐懼、希望和優先事項，可以克服婚姻中不斷產生金錢上的衝突。
    A couple willing to communicate fears, hopes, and priorities while sharing financial responsibility can overcome conflicts that surround money and marriage.

禱告 Prayer

「感謝耶穌，祢是我們的供應者，豐盛生命的泉源。即使在最複雜、最艱難的景況中，我們仍相信祢有能力帶領我們渡過難關。我們深知，這樣的景況可能會讓我們的婚姻以及與神的關係更加長進。 今天，我們祈求祢賜給我們智慧，使我們能妥善管理祢所賜予的一切，無論大事小事。求主讓我們的心滿足，並將盼望放在永恆的事上。求祢教導我們，以感恩的心奉獻。

“Thank you, Jesus, that you are our provider and the source of abundant life. Even in the most complicated and difficult situations, we trust in your ability to see us through. We recognize that this situation has the potential to cause us to grow in our marriage and in our relationship with you. Today we ask for wisdom to be stewards of what you have given us no matter how big or small it may seem. Let our hearts be content and our hopes set on things eternal. Please teach us to be givers with grateful hearts.”

4 Recommended Resources

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*Use of this material does not qualify the user as a "mental health professional" and should be communicated as such. It is important to refer individuals for professional help if the need arises beyond the scope of this quick-reference guide.

5 Taking it to the Church

教會中的應用

“聖經對財務和教會的看法”
“What the Bible Says About Finances and the Church”

重點：對基督徒來說，在財務上信靠上帝，跟在生活的各個方面信靠上帝一樣重要。
Focus: Trusting God in our finances is as necessary to a Christian as it is to trust Him in all areas of our lives.

經文 Lesson Text:

腓立比書 4:19 NKJV 我的神必照他榮耀的豐富，在基督耶穌裡，使你們一切所需用的都充足。

Philippians 4:19 NKJV *And my God shall supply all your need according to His riches in glory by Christ Jesus.*

<u>管家的定義</u> Stewardship Defined

1. Google.com 將管家定義為「監督或照顧某事物（例如組織或財產）的工作」。
   Google.com defines stewardship as “the job of supervising or taking care of something, such as an organization or property.”
2. 韋氏線上字典將管家定義為「對某事物執行、監督或管理；尤其指：對委託給某人照管的事物進行謹慎負責的管理，例如對自然資源的管理」。
   Merriam-Webster’s online dictionary defines stewardship as “the conducting, supervising, or managing of something; especially: the careful and responsible management of something entrusted to one's care stewardship of natural resources.”

<u>實踐良好的財務管理/自由 Attaining Good Financial Stewardship/Freedom</u>

聖經有沒有提到財務相關問題？Does the Bible address finances?

「回歸聖經」的作者，喬治·福希列出了十條符合聖經的財務原則，基督徒可以遵循這些原則獲得財務自由，做好管家工作
George Fooshee of Back to the Bible listed ten biblical financial principles that a Christian can follow to gain financial freedom and accountability (http://www.backtothebible.org/10-financial-principles-that-are-biblical):

1. 信靠上帝的供應（箴 8:20, 21；腓 4:19）。
   Trust God to supply (Proverbs 8:20, 21; Philippians 4:19).
2. 奉獻（申 14:23；路 6:38）
   Give (Deuteronomy 14:23; Luke 6:38).
3. 支出要留有餘地。
   Leave a margin in your spending.
4. 儲蓄（箴 21:20；22:3）。
   Save (Proverbs 21:20; 22:3).
5. 避免負債（詩篇 37:21；箴 22:7）。
   Stay out of debt (Psalm 37:21; Proverbs 22:7).
6. 要知足常樂（來 13:5）。
   Be content with what you have (Hebrews 13:5).
7. 制定預算（箴 23:23；24:3, 4）。
   Budget (Proverbs 23:23; 24:3, 4).
8. 切勿替人作保（箴 27:13）。
   Never cosign (Proverbs 27:13).
9. 努力工作（箴 14:23；28:19）。
   Work (Proverbs 14:23; 28:19).
10. 聽從敬虔人的勸告（詩篇 1:1；箴 15:22）。
    Listen to godly advice (Psalm 1:1; Proverbs 15:22).

財務問題是基督徒面臨的最具挑戰性的問題之一，也可能造成巨大的困難。聖經中常用來描述金錢的經文是：「貪財是萬惡之根」（提摩太前書 6:10）。只讀這部分經文而不考慮「貪」這個詞，可能會讓人認為金錢是邪惡的。這段經文的其餘部分是：「有人貪戀錢財，就被引誘離了真道，用許多愁苦把自己刺透了。」金錢本身不是邪惡的，邪惡的是如何使用和看待金錢。可悲的是，金錢讓許多基督徒偏離了跟隨基督的道路，因為他們總是想要更多。 作者福希列出的十條財務原則，其中就有一項與知足有關。如果願望符合上帝的計劃，那麼雄心勃勃和渴望更好的生活並沒有錯。上帝希望祂的子民繁榮昌盛；但是當我們渴望得到越來越多時，就會帶我們走向貪婪，有了還想要更多，那時我們就會發現自己陷入了財務困境。
The area of finances is one of the most challenging issues a Christian can face, and it can be a source of great difficulty. A common Scripture verse used to relate to money states, “for the love of money is a root of all kinds of evil” (I Timothy 6:10). Reading just this part of the passage without considering the words “love of” could make one believe that money was evil. The rest of the passage reads, “for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.” It is not money that is evil, but how it is used and valued that can be evil. Sadly, money has caused many Christians to stray from following Christ because of always wanting more. One item of Fooshee’s list addresses being content. There is nothing wrong with ambition and a desire for a better life, if the desire is framed within God’s plan. God wants His people to prosper; it is when the desire for more and more leads down a path of greediness, always wanting more than we have, that we find ourselves in trouble financially.

耶穌在路加福音 15 章講述了一個浪子的故事。這個年輕人不滿足於與家人住在一起，他想要更多。於是，他帶著財產去追求財富，他沒有聽從明智的忠告，反而揮霍了所有的一切。「過了不多幾日，小兒子就把一切所有的都收拾起來，往遠方去了。在那裡放肆地浪費他所有的。」（路加福音 15:13）如果不按照聖經的方式處理財務問題，財務問題可能會毀掉一個人的人生。
Jesus told the story of a prodigal son in Luke 15. The young man was not content to live with his family, but wanted more. He took his inheritance and went to seek his fortune, but instead of following wise counsel he proceeded to waste what had been given him. “And not many days after the younger son gathered all together, journeyed to a far country, and there wasted his possessions with prodigal living” (Luke 15:13). Finances can destroy a life when not handled in a biblical manner.

羅伯特·坦普爾（Robert Temple，2002）曾說過，財務管理是基督徒生活中最令人困惑、最容易被忽視的領域。每個人都需要計劃，而所需的只是自律。坦普爾挑戰基督徒遵循三個基本準則：a）先奉獻給上帝，b）再考慮自己的花費，c）學習用奉獻完及必要花費剩餘的錢過生活。
Robert Temple (2002) said that financial stewardship is the most confusing and neglected area of the Christian’s life. Everyone needs a plan, and all that is needed is discipline. Temple challenged the Christian to follow three basic guidelines: a) pay God first, b) pay yourself second, and c) learn to live on what’s left.

<u>財務相關的經文 Scripture Verses Addressing Finances</u>

- 「一個僕人不能事奉兩個主；不是惡這個愛那個，就是重這個輕那個。你們不能又事奉神，又事奉瑪門。」（路加福音 16:13 NKJV）

No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon” (Luke 16:13 NKJV).

另一節與此相關的經文是馬太福音 6:33：「你們要先求他的國和他的義，這些東西都要加給你們了。」在財務上把神放在首位，祂就會將我們所需用的賜給我們。這並不表示我們一路上不會遇到困難，但信靠耶穌的供應會帶給我們平安和確據。
Another verse of scripture that aligns with this one is found in Matthew 6:33. “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” When we put God first in our finances, He will add to us what we need. This does not mean that we will not have difficulty along the way, but trusting Jesus to supply gives peace and assurance.

- 「你要以財物和一切初熟的土產尊榮耶和華。這樣，你的倉房必充滿有餘，你的酒榨有新酒盈溢。」箴言 3:9-10
  Honor the LORD with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine
  Proverbs 3:9-10 (NKJV)

在什一奉獻和各樣奉獻上忠心，就能獲得財務自由。這裡的關鍵字是「尊榮」。當我們在奉獻上尊榮耶和華時，祂應許會賜福給我們。我們之所以奉獻是為了尊榮上帝，而不是為了得到祝福。
Being faithful in tithing and offerings brings financial freedom. A key word here is honor. When we honor the LORD in our giving, He has promised to bless us. We give because we honor God, not to be blessed.

- 「不義之財必消耗，勤勞積蓄的必見加增。」（箴 13:11）
  Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase (Proverbs 13:11 NKJV).

財務自由是透過辛勤工作和勤勉獲得的，而不是透過欺騙或貪得無厭。基督徒應該謹慎避免「快速致富」；走捷徑通常得不償失。透過明智的投資和辛勤工作獲得的財富需要時間來成長，但它終將增長。
Financial freedom is gained through hard work and diligence, not by cheating or avarice. Christians should be careful of making a “quick buck”; short-cuts usually lose more than they gain. Wealth gained by wise investments and hard work takes time to grow, but grow it will.

- 「貪愛銀子的，不因得銀子知足；貪愛豐富的，不因得利益知足。這也是虛空。」（傳道書 5:10）
  He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity” (Ecclesiastes 5:10 NKJV).

知足常樂，才能有安全感。總是追求更多永遠不會帶來真正的幸福。五十年前，一對新婚夫婦會為擁有一間一房的公寓而興奮不已，這套公寓通常建在別人的車庫上方或地下室裡。如今，第一套房子通常至少有三間臥室和兩間浴室。中等收入家庭曾經住在小房子裡，只有一輛車，但如今，這個社會經濟階層的大多數家庭都擁有一棟大房子，並配備兩三輛汽車。這很糟糕嗎？不，如果我們能客觀地看待一切，並對自己所擁有的感到滿足，那就不糟糕。真正讓我們無法感到滿足的是，對更大房子、更新汽車或更昂貴假期的渴望。記住 Fooshee 的第三個原則——在支出上留出餘地。僅僅因為我們買得起更大的房子，並不意味著我們真的需要更大的房子。
There is security in being content. Always seeking for more and more will never bring true happiness. Fifty years ago a young couple newly married was thrilled to have a one bedroom apartment, often over someone’s garage, or in a basement. Today, a first home

usually has at least three bedrooms and two bathrooms. Middle income families once lived in a small house and had one car, but today most families in this socioeconomic category have a large home with two or three cars. Is that bad? No, not if we keep everything in perspective and are satisfied with what we have been blessed with. It is the desire for a bigger house, a newer car, or a more expensive vacation that keeps us from being satisfied. Remember Fooshee's third principle – leave a margin in spending. Just because we can afford a bigger house, does not mean we really need a bigger house.

- 「你們行事為人，不可貪愛金錢；要以自己所有的為足。因為神曾說：『我總不撇下你，也不丟棄你們。』」（希伯來書 13:5 NKJV）。
  "'Let your conduct be without covetousness; be content with such things as you have.' For He Himself has said, 'I will never leave you nor forsake you'" (Hebrews 13:5 NKJV).

十誡中對付我們貪念的一條誡命就是：「不可貪戀人的家……並且他一切所有的。」（出埃及記 20:17）嫉妒和貪念是通往災難的黑暗之路。身為基督徒，我們必須學會信靠耶穌基督必供應我們的需要。
One of the commandments addressed is covetousness, "You shall not covet your neighbor's house…nor anything that is your neighbor's" (Exodus 20:17). Envy and covetousness are dark streets that lead to disaster. As Christians, we must learn to trust Jesus Christ to supply our needs.

- 「你要囑咐那些今世富足的人，不要自高，也不要倚靠無定的錢財；只要倚靠那厚賜百物給我們享受的 神。又要囑咐他們行善，在好事上富足，甘心施捨，樂意供給人，為自己積成美好的根基，預備將來，叫他們持定那真正的生命。(提摩太前書 6:17-19）。
  "Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life" (1 Timothy 6:17-18 NKJV).

擁有財富本身並沒有錯，關鍵是如何管理它。上帝賜給祂的子民財務資源，我們也需要奉獻、分享，並幫助那些有需要的人。藉著這樣做，我們就能積攢永恆的祝福。我們的財寶不在地上，而是在永恆裡。
Having wealth is not wrong; how it is managed is the issue. God blesses His people with financial resources and we are required to give, share, and help others who are in need. By doing this, we store up eternal blessings. Our treasure is not here on earth, but is eternal.

- 「不要為自己積攢財寶在地上，地上有蟲子咬，能銹壞，也有賊挖窟窿來偷；只要積攢財寶在天上，天上沒有蟲子咬，不能銹壞，也沒有賊挖窟窿來偷。因為你的財寶在哪裡，你的心也在那裡。(馬太福音 6:19-21)
  "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21 NKJV).

基督徒的注意力不應放在世俗的財富；我們應該專注於神的國。世俗的財富會消逝，但為神的國所做的一切卻能永存。
Clinging to earthly riches is a waste of a Christian's focus; our focus should be on the kingdom of God. Earthly riches fade away, but what is done for the Kingdom lasts forever.

家庭理財三步驟 A Three-Step Plan for Family Money Management

羅伯特·坦普爾（Robert Temple，2002）發表於《牧師期刊》（The Clergy Journal）的文章中，提出了基督徒管家的簡單準則。沃爾特·穆迪（Walter Moodie）與格倫·胡斯（Glen Hoos）在家庭理財的三步驟中重申了這些準則。
Robert Temple (2002), in his article for The Clergy Journal, gave a simple guideline for Christian stewardship. Walter Moodie with Glen Hoos reiterated this guideline in a three step plan for family money management (http://www.familylife.com/articles/topics/marriage/challenges/finances/money-management-forthe-christian-family):

1. 先奉獻給 神。上帝應該在基督徒生活的各個方面都居首位，包括財務方面。
   Give to God first. God should be first in every aspect of the Christian's life, including finances.
2. 預留資金作為定期儲蓄。這些錢拿來預備金額較大的開銷或家庭度假，總比借錢更能有效管理財務。
   Set aside funds for regular savings. Saving for a large purchase or a family vacation is better financial management than borrowing.
3. 剩餘的錢用於你所需。預算可以幫助你確定自己的需求以及可以儲蓄多少。它還能幫助你保持穩健的財務狀況。
   Spend the rest on what you need. A budget will help you determine what your needs are and how much you can save. It will also help keep you on a sound financial track.

結論 Conclusion

在財務上尊崇神，能使基督徒避免做出危險甚至災難性的決定。遵循聖經的財務原則，確保我們獲得滿足和安全感，在生活的各個層面信靠 神，對健康的基督徒生活至關重要。古老的讚美詩唱道：「信靠耶穌真是甘甜。」 真是千真萬確的！
Honoring God in finances keeps the Christian from making dangerous, or even disastrous decisions. Following biblical principles in managing finances ensures contentment and security, and trusting God in every aspect of our lives is essential to a healthy Christian walk. The old hymn states, "Tis so sweet to trust in Jesus." How true!

財務決策應該由家人共同做出。夫妻應該討論彼此的財務狀況，並達成共識。一方可能比另一方更精明，但雙方都應該參與決策過程，並理解其中的問題。財務問題是婚姻破裂的主要原因，因此，如果出現問題，應儘早尋求協助。
Financial decisions should be made as a family. Couples should discuss their finances and agree on decisions. One partner may be more financially astute than the other, but both should be involved in the decision-making process and understand the issues. Financial problems are a major cause for problems in a marriage, so if there are problems, seek help sooner rather than later.

讓神參與在你的財務計劃中。將神放在首位，你的問題就會減少，最終，你會更富足。將神放在第一位，你就能消除貪念、貪婪和不滿。你就能真正積蓄財寶在天上，而不是依賴地上的財寶。
Always keep God in the financial plan. By putting Him first you will have fewer problems, and in the end, you will be more prosperous. By putting God first, you are eliminating covetousness, greediness, and discontent. You are truly laying up treasure in heaven, rather than depending on earthly treasure.