A Dilemma in Family Financial Planning

Mary Wilson and her husband, Phillip, have prided themselves in managing their family financial planning in a way that meets their own needs but has also stays within what they understood to be Christian principles. This pride has recently been tested by the feedback they received from attending a Crown Ministries seminar series. Crown adheres to certain basic assumptions with respect to personal/family financial planning that are laid out in the Bible. Its principal underpinning is that we are stewards of God’s possessions and have the responsibility to act according to God’s Word. On their way to their suburban Dallas home after a Crown Ministries planning session, the Wilsons discussed what each thought of the insight they had gained.

Phillip first remarked, “I am really pleased that you and I have managed our finances in a manner that is pleasing to God. This could only have happened because of you and I being one in our Christian faith and our willingness to apply that faith.”

Mary nodded in agreement but as she thought for a few minutes, responded, “I agree with you, Phillip. However, I cannot help but think that the one exception is how we are handling Julie’s situation.”

Phillip replied, “You’re right, but what can we do? It seems like even this training didn’t provide a very clear-cut path to dealing with such a complicated situation.”

Julie is the third of four children in the Wilson’s family. The older children, Joe and Melissa, are grown and have families of their own. Both couples are strong believers and have generally followed the same family finance approach that Joe and Melissa had learned at home from observing their parents and getting more involved as they grew older. Peter, the youngest, is still in college. No question, Julie is the exception. She has always been the most independent one of the Wilson’s children, preferring to strike out on her own and take on a lifestyle that has not always been pleasing to Mary and Phillip. Julie decided to live on her own after high school, working various low-income jobs. Five years ago, she moved to New York City and now lives with her boyfriend. She recently wrote the Wilsons to say that she is pregnant.

The main problem in Julie’s relationship with her parents is that, having held relatively low-paying jobs, Julie has had to rely on the Wilsons for considerable financial support. Neither Julie nor her boyfriend has been able to sustain long-term, good-paying employment. Julie is a part-time student at the local college. Mary and Phillip have willingly funded Julie’s education as they have for their other children. Increasingly disturbing to the Wilsons, however, is that Julie has recently asked for additional funds to provide for the couple’s basic needs beyond school,
because of their inability to keep jobs. While it would appear that the simple answer is that Julie’s boyfriend, if he is the head of the household, must step up and provide for both of them. For several reasons, however, that is not going to happen in the near future. Mary and Phillip have reluctantly agreed to provide their support. Mary does not want to enter into her childrens’ personal lives, but she feels strongly that the future of Julie’s child depends largely on her ability to lead a normal life.

Prior to attending the Crown planning seminars, Mary and Phillip had felt that whatever financial resources were needed to keep Julie enrolled, at least part-time, in college would be money well spent. That responsibility became more apparent as the study group read 1 Timothy 5:8, which states that a follower of Christ who does not provide for his relatives is “worse than an unbeliever.” Furthermore, regardless of the family tie, believers must provide for the poor, as shown in Proverbs 21:13. Finally, beyond the scriptural mandates, the main quandary Mary and Phillip find themselves in relates directly to their attitudes toward Julie’s lifestyle.

Mary has called you, as a member of the small group that the Wilsons belong to at your church, seeking guidance. “Phillip and I are in need of sound advice that’s based on scripture.”

As your conversation with Mary continues, it is obvious that she is very worried and feels totally lost on how to resolve what appears to be an unanswerable dilemma. On the one hand, her limited study of scripture suggests that they are right in providing financial assistance to Julie. On the other hand, Mary worries that such an open-ended commitment will do harm in not teaching Julie, her boyfriend, or their future grandchild the Bible’s teachings on being a steward of the resources God’s has given you. You agree to meet with Mary after a further study of the Biblical principles that apply to her situation.

**ASSIGNMENT**

Provide Mary with the necessary Biblical insight to address this increasingly prevalent issue in current day parenting.
My Scriptural Research:

Group Scriptural Research:

Decisions / Recommendations:

Primary Scriptural References: