

# MONEY

Finances can be a significant source of tension in any marriage. According to the Bible, money can be our master and the root of all kinds of evil. Ultimately, financial tension in a marriage results from a lack of financial freedom. But what does financial freedom really look like?

## I. FINANCE WOES

- a. The majority of divorced couples in the United States cited financial problems as the primary reason for their divorce. – Citibank
- b. A majority, or 64%, of Americans don't have enough cash on hand to handle a \$1,000 emergency expense. – CNN
- c. The average American household with at least one credit card has nearly \$16,000 in credit-card debt. - CreditCards.com
- d. Student loan debt for the average American college graduate is \$29,000 per student. - CNNmoney.com
- e. Americans work 137 more hours per year than Japanese workers, 260 more hours per year than British workers, and 499 more hours per year than French workers." - International Labor Organization
- f. Total bankruptcy filings by businesses and individuals fell to 1.03 million in 2013, from 1.19 million in 2012. - Reuters

## II. FINANCIAL WISDOM FROM JESUS

*13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." 14 But he said to him, "Man, who made me a judge or arbitrator over you?" 15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." — Luke 12:13-15*

*No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. — Matthew 6:24*

## III. BUDGET BASICS (INCOME SHOULD EXCEED EXPENSES!)

- a. \_\_\_\_\_ your spending.  
*Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? — Luke 14:28*
- b. \_\_\_\_\_ your spending.  
*The plans of the diligent lead to profit as surely as haste leads to poverty. — Proverbs 21:5*

Additional Statistics on Credit Cards

- 90% of people buy things they can't afford using credit.
- 60% of people don't pay off their credit cards month to month.

- Credit card users spend 12-18% more on their purchases than they originally planned.

*But godliness with contentment is great gain. — 1 Timothy 6:6*

- c. Pay off \_\_\_\_\_ quickly and \_\_\_\_\_ faithfully.

*1 My son, if you have put up security for your neighbor, have given your pledge for a stranger, 2 if you are snared in the words of your mouth, caught in the words of your mouth, 3 then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor. 4 Give your eyes no sleep and your eyelids no slumber; 5 save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler. 6 Go to the ant, O sluggard; consider her ways, and be wise. 7 Without having any chief, officer, or ruler, 8 she prepares her bread in summer and gathers her food in harvest. — Proverbs 6:1-8*

*The borrower is servant to the lender. — Proverbs 22:7*

*He who gathers money little by little makes it grow. — Proverbs 13:11*

- d. \_\_\_\_\_ to God.

*9 Honor the LORD with your wealth, with the firstfruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine. — Proverbs 3:9-10*

#### **IV. Additional resources:**

- Dave Ramsey — [www.daveramsey.com](http://www.daveramsey.com)
- Crown Financial Ministries — [www.crown.org](http://www.crown.org)
- *Manage Well* by Bill Young — [www.vimeo.com/therockchurchut/managewell](http://www.vimeo.com/therockchurchut/managewell)

#### **HOMEWORK:**

Complete and turn in the following assignments:

- Couple's Project

# COUPLE'S PROJECT

## Money

Name: \_\_\_\_\_

Using the following scale, please rate the questions below:

- 1 = strongly agree
- 2 = agree
- 3 = undecided
- 4 = disagree
- 5 = strongly disagree

### Responses:

1. Sometimes I wish my partner were more careful in spending money. \_\_\_\_\_
2. We don't have a specific plan for how much we can spend each month. \_\_\_\_\_
3. We still have to decide how to handle our finances. \_\_\_\_\_
4. I am satisfied with our decisions about how much to save. \_\_\_\_\_
5. We have figured out exactly what our financial position will be after we marry. \_\_\_\_\_
6. I have some concerns about whether our income will be sufficient. \_\_\_\_\_
7. One of us has unpaid bills (and debt) which causes me concern. \_\_\_\_\_
8. Deciding where it is most important to spend money is sometimes a problem. \_\_\_\_\_
9. We always agree on how to spend our money. \_\_\_\_\_
10. I have some concern about who will be most responsible for our money. \_\_\_\_\_

Choose to discuss the three issues that concern you the most. When discussing these issues, try not to defend or accuse. Listen carefully to the concerns of the other and strive to have an honest desire to work things out for the good of you both.