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Money Matters in Marriage



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Money Matters in Marriage

Directions: Read through the verses and information below, allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. **“Leave” your father and mother, “cleave” to your spouse, and be united with regard to your biblical attitudes and practices of managing God’s money.**

While your father and mother’s formal and informal training ground and financial supervision will have an influence on how you view money, in marriage husband and wife must come together in developing their own set of biblically-based guidelines and principles.

Mark 10:6-9, “But from the beginning of the creation God made them male and female. For this cause shall a man leave his father and mother, and cleave to his wife; And they twain shall be one flesh: so then they are no more twain, but one flesh. What therefore God hath joined together, let not man put asunder.”

Ephesians 5:30-31, “For we are members of his body, of his flesh, and of his bones. For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh.”

B. **Submit yourself one to another in the fear of God and His Word on financial matters.**

Ephesians 5:21, “Submitting yourselves one to another in the fear of God.”

C. **Present your lives to the Lord while preferring one another’s interests ahead of your own in earning, giving, spending, and saving decisions.**

Romans 12:1, 10, “I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. . . . Be kindly affectioned one to another with brotherly love; in honour preferring one another.”

D. **Husbands, love your wife as Christ loved the Church and give yourself for her. Don’t allow your career or the love of money to harm your marriage, and ensure that you listen to your wife’s input on the financial matters in the home.**

Dwelling with your wife “according to knowledge” includes understanding how she views and handles money. Give her honor and respect so your prayers are not hindered.

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

1 Peter 3:7, “Likewise, ye husbands, 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.”

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E. Wives, learn to love your husband even if he approaches money differently than you do. Submit to him with a meek spirit, winning him and his trust by your godly conduct.

Wives, reverence your husband as the head in the decision-making process and submit to your husband as unto the Lord in financial matters. However, note that this doesn't mean that wives shouldn't give input into a couple's financial matters.

Proverbs 31:10-12, "Who can find a virtuous woman? for her price is far above rubies. The heart of her husband doth safely trust in her, so that he shall have no need of spoil. She will do him good and not evil all the days of her life."

Titus 2:3-5, "The aged women likewise, . . . That they may teach the young women to be sober, to love their husbands, to love their children, To be discreet, chaste, keepers at home, good, obedient to their own husbands, that the word of God be not blasphemed."

1 Peter 3:1-2, "Likewise, ye wives, be in subjection to your own husbands; that, if any obey not the word, they also may without the word be won by the conversation of the wives; while they behold your chaste conversation coupled with fear."

Ephesians 5:22, 33b, "Wives, submit yourselves unto your own husbands, as unto the Lord. . . . and the wife see that she reverence her husband."

F. Seek wise counsel.

As financial decisions are faced in marriage, seeking guidance from wise individuals is helpful. Getting another perspective can help you learn from the experiences of others, provide you with education about topics you don't understand, and give you another point of view that can reveal blind spots you may have.

Proverbs 11:14, "Where no counsel is, the people fall: but in the multitude of counsellors there is safety."

Proverbs 12:15, "The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise."

Proverbs 19:20, "Hear counsel, and receive instruction, that thou mayest be wise in thy latter end."

G. Speak the truth in love to edify one another and minister grace through your communication, especially when discussing the bills, budgeting, and determining your financial priorities.

Ephesians 4:15, 29, "But speaking the truth in love, may grow up into him in all things, which is the head, even Christ. . . . Let no corrupt communication proceed out of your mouth, but that which is good to the use of edifying, that it may minister grace unto the hearers."

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H. Being joint heirs of the grace of life, be content with such things as you have, for life is more important than possessions, and marital love and peace are far better than material wealth.

1 Peter 3:7, "... being heirs together of the grace of life. . ."

Hebrews 13:5, "Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee."

Luke 12:15, "And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth."

Proverbs 15:17, "Better is a dinner of herbs where love is, than a stalled ox and hatred therewith."

Proverbs 17:1, "Better is a dry morsel, and quietness therewith, than an house full of sacrifices with strife."

II. PRACTICAL APPLICATION.

A. Being united on money matters.

God's Word challenges us to consider whether two people can walk together unless they are in agreement. *Amos 3:3* says, "Can two walk together, except they be agreed?" One of the more obvious areas is with money matters. He has also stated that getting by with less, financially speaking, is better than having a lot of wealth and fighting all the time. Nevertheless, money matters in marriage can be a real source of contention if couples don't understand and apply God's timeless truth to their financial situations. Couples must be united because money matters are:

- Urgent – his or her debt may already exist and bills started before the wedding.
- Vital – earning and spending money is an important life function.
- Ongoing – couples deal with financial stewardship throughout their lives.
- Eternal – they will reap the rewards of their stewardship forever.

B. Financial roles and responsibilities in marriage.

The following suggestions are designed to help you fulfill your responsibilities as unto the Lord. They are mentioned as part of practicing good stewardship in caring for those things which God has blessed us with and in carrying out our responsibility to others.

Colossians 3:23-24, "And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ."

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1. Understand and assign the differing financial roles and responsibilities.
 - a. Setting family financial goals along with establishing, balancing, and evaluating the budget should be done together. Making major purchases should be done with mutual agreement. Earning money will usually be done by the husband outside the home. The wife may earn money (see *Proverbs 31:10-31*) as long as she keeps the commandment of *Titus 2:4-5*, “*That they may teach the young women to be sober, to love their husbands, to love their children, To be discreet, chaste, keeps at home, good, obedient to their own husbands, that the word of God be not blasphemed.*”
 - b. Bookkeeping (including keeping the check book current and balanced, paying the bills, and recording expenses in the budget categories) should usually be done by one person with the information mutually shared. Couples should determine which spouse has the time, interest, and skills to take primary responsibility for these tasks, noting that God made us all different. As it says in *1 Corinthians 12:4-7*, “*Now there are diversities of gifts, but the same Spirit. And there are differences of administrations, but the same Lord. And there are diversities of operations, but it is the same God which worketh all in all. But the manifestation of the Spirit is given to every man to profit withal.*”
2. Discuss the need for being adequately insured.

Carrying appropriate insurance coverage is prudent and part of godly stewardship. Failure to do so can put undue hardship on family, creditors, and others. We are instructed in God’s Word to be prepared to pay the bills we owe.

Ecclesiastes 5:4-6, “*When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay.*”

Types of insurance to consider:

- a. Health Insurance: Health insurance is rarely deemed as optional in today’s world of escalating medical costs. Most employers offer group health insurance as part of their benefit package but may charge additional premiums for family members. Other options do exist outside of group policies such as personal insurance policies and healthcare sharing ministries.
- b. Life Insurance: Life insurance to cover existing debt and to provide stability in the event of the loss of the family breadwinner should be a part of any family’s financial planning. Life insurance is not intended to provide a living for the survivors or to provide a cash windfall; it serves as a cushion to absorb the many bills that often accompany a death and to pay off any existing debt. Term life insurance is relatively inexpensive, especially for younger couples, and counsel should be sought to determine the appropriate need for coverage. Couples are encouraged to obtain life insurance early in their marriages and certainly before any children are born. Not having adequate life insurance can leave your loved ones in financial hardship.
- c. Miscellaneous Insurances: Other insurances for property, business, vehicles, crops, livestock, etc. are also available, and the need of them should be fully researched and determined for your family. Proper counsel is advised in every situation. In many states it is mandatory to carry liability coverage on vehicles and/or personal property such as real estate.

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3. Discuss the need to make a will.

Even though a newly married young couple may not have a large estate, it is necessary that a will be developed simply for the ease of transition of property in the event that one or both spouses should die. Sometimes people find it difficult to talk about creating a will as it feels morbid or unpleasant. However, having a will is part of being a good steward and ensuring that you are not placing a hardship upon your spouse and family. Wills are drawn up for individuals, not couples, but often a couple's individual wills are merely a mirror image of one another. Wills are intended to not only determine distribution of assets, but also for the establishment of guardianship for children in the event both parents are taken. Couples should establish a will before any children are born. The death of loved ones is never easy, but it is possible to help make things less difficult for those left behind when an adequate last will and testament has been established.

C. Potential financial problems in marriage.

1. Differences in backgrounds. Though "two shall be one," money problems frequently occur in marriage because the husband and the wife have different personalities, family backgrounds, and life experiences. Communicating about these differences can help you avoid misunderstandings with your spouse. Differences in life experiences while growing up greatly affect people's attitudes toward money. The extremes of these views are listed below:

- Stewardship examples: good and faithful stewards vs. poor stewards.
- Training: actively taught biblical principles and practices vs. unknowingly taught bad attitudes and poor examples
- Lifestyles: living very modestly vs. living extravagantly.
- Family work ethics: extreme overworking vs. slothful, barely working at all.
- Financial status: parents are quite wealthy vs. parents are quite poor.
- Saving practices: idolatrous hoarding vs. no savings at all.
- Borrowing beliefs: always wrong to borrow vs. borrow as much as possible.
- Giving practices: generous, regular, cheerful givers vs. stingy, irregular, resentful nongivers.
- Spending habits: overly cautious vs. impulsive, over spending.

2. Individual heart issues. Personal spiritual problems often show up as financial problems and may not be discovered until after marriage:

Selfishness
Carelessness
Worry
Greed

Slothfulness
Wrong priorities
Fear
Dishonesty

Covetousness
Impulsivity
Envy
Worldly focus

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D. Ten Lessons on Biblical Principles of Financial Stewardship.

The information below has been taken from the ten chapter lessons in Crown Financial Ministries' Biblical Financial Study, Small Group Student Manual. As you review them and study the Scripture verses that support them, you will be adopting together a biblical perspective on money and possessions. This God-focused understanding will unify and direct your earthly stewardship throughout your married lives and provide for eternal rewards as faithful stewards.

1. Stewardship.

Luke 16:11, "If therefore ye have not been faithful in the unrighteousness mammon, who will commit to your trust the true riches?"

The subject of money is so important to the Lord that He included over 2000 verses in the Bible that relate to our use of money and possessions. The verse above is clearly saying that if we are not faithful in handling "unrighteous mammon [money]," we cannot expect God to commit to us the true riches of His kingdom.

The handling of money and possessions is closely aligned to how we live our spiritual lives. If we handle money in accordance with the scriptural principles of stewardship, we will also grow closer to Christ. This principle is shown clearly in the parable of the talents:

Matthew 25:21, ". . . Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."

The master says "well done" and "enter thou into the joy of thy lord" to the servant who faithfully handled the money that had been entrusted to him. In a later verse, the same servant who had amassed ten talents from five originally given receives yet another from the servant who hid his money. Thus, the handling of money may be an important indicator of our spiritual condition.

In our personal lives, seeking after money (or what money can buy) can become so important to us that it crowds out time we might otherwise devote to the Word or to other religious/church activities. Have the things we own or desire to own become so important to us that we no longer take time for prayer, reading the Word, reflecting on the Word, or working on some local or national church project? If they have, we are serving the wrong master.

Matthew 6:24, "No man can serve two masters: for either he will hate the one, and love the other, or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [money]."

If money has become so important to us that we are pushing relentlessly toward acquiring money or what money can buy, we are serving money and not God – we cannot serve both.

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2. God's Part/Our Part.

1 Chronicles 29:11-12, "Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all."

The Bible makes it very clear that the Lord is the Creator and owner of everything. We need to realize that we really don't "own" our possessions. God has entrusted us with the responsibility of being stewards over His possessions. Recognizing this truth is essential in order to allow Jesus Christ to truly be both Lord of our lives and Lord of our possessions.

Deuteronomy 10:14, "... Heaven is the LORD's ... the earth also, with all that therein is."

Psalms 50:10-12, "For every beast of the forest is mine, and the cattle upon a thousand hills ... the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof."

God's part is ownership, and our part is stewardship. A steward is a manager or caretaker of someone else's possessions. The primary requirement of a steward is faithfulness: "*Moreover it is required in stewards, that a man be found faithful*" (1 Corinthians 4:2). The first step in becoming a faithful steward is giving up our claim to ownership.

Luke 14:33, "... Whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple."

3. Debt.

Proverbs 22:7, "The rich ruleth over the poor, and the borrower is servant to the lender."

The dictionary defines debt as "that which one person is bound to pay to or perform for another." Debt includes everything we owe as a result of items or services purchased but not fully paid for. Examples are bills that come in the mail, payments on a home mortgage or car loan, and money we borrowed from a bank or relative. Scripture discourages debt, but does not call it a sin. *Romans 13:8* says, "*Owe no man any thing, but to love one another...*"

What's so bad about debt? Debt places the debtor in a position of servitude to another person. The obligation to pay off our debts is a restriction on the freedom to decide what to do with our money. The more we owe in debt, the less freedom we have. Notice what the Apostle Paul said in *1 Corinthians 7:23*, "*Ye are bought with a price; be not ye the servants of men.*" Only by eliminating our debt can we enjoy the ultimate freedom to serve God in the way He directs.

The Biblical Financial Study Small Group Student Manual gives a detailed explanation of ten steps that are necessary for getting out of debt: (1) pray; (2) establish a budget; (3) list everything you own; (4) list everything you owe; (5) establish a debt repayment plan; (6) consider earning additional income; (7) control the use of credit cards; (8) be content with what you have; (9) consider a radical change in lifestyle; and (10) do not give up! Following these steps will take effort and hard work, but the result – a debt-free life – is well worth the effort.

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4. Counsel.

Proverbs 12:15, "The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise."

One reason some people have financial problems is that they did not seek counsel from someone who understands God's perspective of money. The two primary hindrances to getting financial advice are pride and stubbornness. A proud spirit perceives getting help as a sign of weakness, and a stubborn spirit doesn't want to be told we can't afford what we have already decided we can't do without. But God in His Word instructs us to "*Hear counsel, and receive instruction, that thou mayest be wise in thy latter end*" (*Proverbs 19:20*).

A very important source of counsel is Scripture: "*Thy testimonies also are my delight and my counselors*" (*Psalms 119:24*). The first question we need to ask is simply, "What does the Bible say about a particular issue?"

Psalms 119:98-99, "Thou through thy commandments hast made me wiser than mine enemies. . . . I have more understanding than all my teachers: for thy testimonies are my meditation."

Another source of wisdom is the counsel of godly people. Seek out those who have knowledge and experience in a particular area. They might show us how to look at an issue from a different perspective, or offer alternatives that we never considered. "*Without counsel purposes are disappointed: but in the multitude of counselors they are established*" (*Proverbs 15:22*).

A third source of counsel, and one of the most important, is asking God directly through prayer, meditation, and listening for the "still, small voice" of the Holy Spirit. In *Isaiah 9:6*, the Lord is described as "Wonderful, Counselor." And we read in the Psalms, "*I will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye*" (*Psalms 32:8*). Knowing God's direction in a matter will give us comfort, confidence, and encouragement.

5. Honesty.

Leviticus 19:11, "Ye shall not steal, neither deal falsely, neither lie one to another."

No one should be surprised to find out that the Bible contains hundreds of verses about honesty. For instance, "*Divers weights are an abomination unto the LORD; and a false balance is not good*" (*Proverbs 20:23*). The Ten Commandments contain several warnings against dishonesty: "*Thou shalt not steal. Thou shalt not bear false witness against thy neighbour*" (*Exodus 20:15-16*). Honest behavior must be a way of life, and not simply a decision that is made when an occasion arises.

God gave us the "golden rule" as a guideline for dealing honestly with other people: "*And as ye would that men should do to you, do ye also to them likewise*" (*Luke 6:31*). The Apostle Paul gave us another guideline in his letter to the Philippians: "*Look not every man on his own things, but every man also on the things of others*" (*Philippians 2:4*).

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Peer pressure is a very strong influence, whether for good or bad. We can avoid temptations to be dishonest simply by not keeping company with dishonest people. Paul wrote to the Corinthians, “*Be not deceived: evil communications [bad companions] corrupt good manners [morals]*” (1 Corinthians 15:33). At times we may not be able to avoid the company of dishonest people, but we certainly should consider honesty when we choose our close friends and business associates.

Consider also what a powerful influence the act of generous giving has on acting honestly. This principle is expressed in *Ephesians 4:28*, “*Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.*” Why would anyone try to gain something dishonestly if they were going to turn around and give it away?

6. Giving.

Acts 20:35, “*I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.*”

The following are four important elements that will give much-needed insight and direction in the area of giving.

- a. Our attitude. God told Samuel that “*man looketh on the outward appearance, but the LORD looketh on the heart*” (1 Samuel 16:7). We do not impress God with our giving if it is not done with an attitude of love. “*And though I bestow all my goods to feed the poor . . . and have not charity [love], it profiteth me nothing*” (1 Corinthians 13:3). The attitude with which we give is more important than the amount. Jesus taught His disciples this lesson when He praised the widow who gave only two mites, which was “all that she had.” Our giving should also be motivated by willingness and not obligation, as Paul advised the Corinthians: “*Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver*” (2 Corinthians 9:7).
- b. Our advantage in giving. Many people who are keenly aware of their “return on investment” are unaware that scripture tells us giving results in material blessings returning to the giver. One such verse is *Proverbs 11:25*, “*The liberal [generous] soul shall be made fat [shall prosper]; and he that watereth shall be watered also himself.*” Another is in *2 Corinthians 9:6*, which says, “. . . *He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.*” The reason that God causes this to happen is so that the giver will acknowledge God’s material blessings and be encouraged to give more.
- c. How much to give. In the Old Testament, God instructed the Israelites to tithe, or give ten percent. Those who didn’t were condemned for robbing Him: “*Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation*” (*Malachi 3:8-9*). In the New Testament, we are instructed to give in proportion to the material blessings we receive. When in doubt about how much to give, we should prayerfully ask God to reveal His will and give us direction. Consider starting with a tithe, and increasing our gifts as our material blessings increase.

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- d. How to give. The Apostle Paul gave the Corinthian believers some very practical directions for their giving: “*Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come*” (1 Corinthians 16:2). If we receive wages on a regular basis, we might consider having a certain amount or percent deducted each pay period and deposited in a special account to be used exclusively for our giving.

7. Work.

Colossians 3:23-24, “And whatsoever ye do, do it heartily, as to the Lord, and not unto men; knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.”

Contrary to what some may believe, work was not part of God’s curse on Adam. Right from creation, God assigned duties and responsibilities to Adam as the caretaker of Eden: “*The LORD God took the man, and put him into the garden of Eden to dress it and to keep it*” (Genesis 2:15). And when God instructed the Israelites to rest on the seventh day, He reminded them that they were to work on the other six days. In the New Testament, Paul gives this mandate to the Thessalonians: “. . . *if any would not [is not willing to] work, neither should he eat*” (2 Thessalonians 3:10).

Many passages in scripture promote diligence in work and condemn laziness. “*He also that is slothful in his work is brother to him that is a great waster*” (Proverbs 18:9). Employment not only enables us to provide for our families, but it also develops conscientious work habits which help build godly character. “*And whatsoever ye do, do it heartily, as to the Lord, and not unto men . . . for ye serve the Lord Christ*” (Colossians 3:23-24).

However, we must be careful to avoid the danger of excessive work that upsets the balance of life’s priorities. Spending too much time at our jobs will result in neglect of other areas, such as our relationship with Christ or our family. From the beginning of creation, God’s design is that every seventh day should be a day without work: “*Six days thou shalt work, but on the seventh day thou shalt rest . . .*” (Exodus 34:21).

Employment is also an opportunity for us to display godliness in carrying out our work-related duties. A godly employee will give respect and honor to superiors and co-workers alike. “*Servants [employees], be subject to your masters [employers] with all fear [respect]; not only to the good and gentle, but also to the froward [unreasonable]*” (1 Peter 2:18).

8. Investing.

Proverbs 21:5, “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”

Scripture never condemns money itself, only the misuse of or the wrong attitude toward it. We read in 1 Timothy 6:10, “*For the love of money is the root of all evil. . .*” Jesus taught this lesson clearly when He told His disciples the parable of the “rich fool.” A certain landowner was very wealthy, but his heart was consumed only with laying up earthly treasures for himself. “*But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall these things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God. . . . For where your treasure is, there will your heart be also*” (Luke 12:20-21, 34). His

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investment in earthly treasures was not balanced with sharing or giving to the needy. He was not “rich toward God” because he trusted money and possessions for his security instead of trusting God. Thus, Scripture teaches us that not all investment goals are good.

Three examples of acceptable investment goals:

- a. Providing for a family. *“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 [unbeliever]” (1 Timothy 5:8).*
- b. Gaining financial independence in order to serve God. If we make wise investments and save for retirement, we will have financial support to volunteer for Christian service when we are no longer dependent on an income.
- c. Operating a business. Wise investments can result in raising sufficient capital for opening a business without sinking heavily in debt.

However, Scripture clearly warns against one unacceptable investment goal: the desire to become rich. One such passage is *1 Timothy 6:9*, “*But they that will be [want to be] rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.*” Those who desire to be wealthy are self-centered; their actions are motivated by a love of money and possessions rather than God. Jesus said that we cannot be a servant to both: “*No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [money]” (Matthew 6:24).* We can overcome the desire to get rich by following the advice that Paul gave to Timothy: “*But thou, O man of God, flee these things [the desire to get rich]; and follow after righteousness, godliness, faith, love, patience, and meekness” (1 Timothy 6:11).* Simply stated, we must flee from the temptation and pursue godliness.

9. Perspective.

Philippians 4:11-13, “*Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.*”

God is not opposed to our enjoying a comfortable lifestyle, as long as we adhere to the principles in His Word that give guidance and warn against excesses. One such guideline is that “*godliness with contentment is great gain” (1 Timothy 6:6)*, which leads us to the first of several important principles that will help us evaluate our standard of living.

- a. Learn contentment. The apostle Paul wrote in *1 Timothy 6:8*, “*And having food and raiment [clothes] let us be therewith content.*” Paul wrote to the Philippians that contentment is learned: “*Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content” (Philippians 4:11).* The steps to contentment include “knowing” God’s expectation of us as stewards, “doing” what is expected of us, and “trusting” Him to provide for our needs.

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- b. Avoid covetousness. We are guilty of coveting when we desire to have what is owned by someone else. It is expressly prohibited by the tenth Commandment: *“Thou shalt not covet . . . any thing that is thy neighbour’s” (Exodus 20:17)*. Since coveting stems from an impure desire in the heart, those who are guilty of coveting should ask God for help in removing that desire and purifying their heart.
 - c. Refrain from comparisons to others. Some people have fallen into serious financial difficulty in a vain attempt to “keep up with the Joneses.” Paul specifically warned the Corinthians against comparison to human measurements with these words: *“. . . but they measuring themselves by themselves, and comparing themselves among themselves, are not wise” (2 Corinthians 10:12)*. The only acceptable standard of comparison for our lifestyle is God’s Word.
 - d. Live more simply. Take an honest appraisal of our possessions to determine how much time and money they need to maintain. Then honestly determine if the demand has impacted our time in nurturing our relationship with the Lord, family, and friends. Paul promoted a quiet, simple life when he wrote to the Thessalonians: *“. . . Study [strive] to be quiet, and to do your own business, and to work with your own hands. . .” (1 Thessalonians 4:11)*.
 - e. Live according to God’s definition of “success.” While the world has various definitions of success, God has only one: *“This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that you mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success” (Joshua 1:8)*. A life of service to Jesus Christ and a close relationship with God are far too valuable to exchange for the pursuit of pleasure and possessions.
 - f. Resist conforming to the world. The word “conforming” really implies being poured into a mold. But what a mold is offered by the world! Our culture worships an affluent, free-spending, expensive lifestyle. The advertising slogan to “buy now, pay later” has caused many to indulge themselves in purchases they cannot afford. Paul warned the Romans about this danger: *“And be not conformed to this world. . .” (Romans 12:2)*. We need to realize that all advertising is intended to cause discontentment if we don’t purchase the product. The simple and effective remedy is asking God’s advice and direction in our spending.
10. Eternity.

Mark 8:36, “For what shall it profit a man, if he shall gain the whole world, and lose his own soul?”

The perspective with which we view our money and possessions in this short earthly life is vastly widened and improved when we seriously consider eternity. Paul recognized this when he warned the Corinthians about the philosophy of the Epicureans, *“. . . let us eat and drink; for to morrow we die. Be not deceived: evil communications corrupt good manners” (1 Corinthians 15:32-33)*. Many who do not know the Lord Jesus Christ as their Savior are deceived into thinking that death is the end and they should “get all they can, while they can.” On the other hand, believers in Christ recognize that our earthly life is short and eternal life is long. God has given us sufficient time and grace in our earthly life to prepare for eternal life.

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Psalm 90:10; 12, "The days of our years are threescore years and ten; and if by reason of strength they be fourscore years . . . for it is soon cut off, and we fly away. . . . So teach us to number our days, that we may apply our hearts unto wisdom"

Eternity, then, provides a valuable lens through which we can handle our resources wisely. Scripture reminds us that we are aliens, strangers, and pilgrims as we travel through this world. In other words, we are travelers on a journey, and not permanent settlers. *"For here have we no continuing city, but we seek one to come"* (Hebrews 13:14). As travelers, we are hindered in our journey by the accumulation of excess material possessions; we need only enough to provide for ourselves and our families, to serve God, and to facilitate the journey to our destination.

Finally, here are two principles from Scripture that will give us a godly perspective on our possessions:

- Everything will be left behind. *"Be not thou afraid when one is made rich, when the glory of his house is increased; for when he dieth he shall carry nothing away: his glory shall not descend after him"* (Psalm 49:16-17).
- Everything will be destroyed. *"But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up"* (2 Peter 3:10).

When we understand and accept the temporary nature of possessions, we become free to pursue the biblical steps that lead to faithful stewardship. Study the many passages in God's Word that give direction in handling money and possessions. Finally, let us ask God to help us become *"transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect will of God"* (Romans 12:2).

III. COUPLE QUESTIONS AND EXERCISES.

A. Questions and issues for you to discuss.

1. What attitudes did your parents have toward money?
2. How did your respective parents differ in their attitudes toward money?
3. How close were those attitudes to what you believe the Bible would teach?
4. Whose attitudes are most like your own attitudes toward money?
5. Tell me about your families:
 - Stewardship examples.
 - Training grounds.
 - Lifestyles.
 - Work ethics.
 - Financial status.
 - Saving practices.
 - Borrowing beliefs.
 - Giving practices.
 - Spending habits.

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6. What are your personal beliefs and practices to the above topics? What type of example are we showing to others in each of these areas?
7. How close are these to what the Bible teaches? In what areas do we need to seek God's help on these topics?
8. Which of the following personal spiritual problems do you need to be careful and prayerful about in your marriage and financial matters?

Selfishness

Slothfulness

Covetousness

Carelessness

Wrong Priorities

Impulsivity

Worry

Fear

Envy

Greed

Dishonesty

Worldly focus

B. Couple exercises.

1. Discover your current spending levels.

Budgeting. Most of us don't even like to hear the word. However, without an understanding of what our resources are and where they are going, our stewardship of God's financial blessings is likely to suffer.

Before you can determine your budget, you must first determine your current spending levels by your budget categories. The form on the following pages is provided for your use. Honestly report what you are currently spending within each of the provided categories. Make sure to report all of your income (cash in-flows) and all of your expenses (cash out-flows) appropriately on the form. Recording expenses on a daily basis keeps one from forgetting expense items.

This can seem overwhelming, but take your time and prayerfully anticipate the joys that come from being a godly steward.

2. Choose your lifestyle together by determining your budget amounts by category.

In the first three columns of the following forms, you will record your current spending levels by the budget categories outlined for you. On the same form, prayerfully calculate what your monthly spending levels *should be* for each category and record it in the far-right column. In other words, you are choosing your lifestyle! Prayerfully determine what amount of money you wish to budget for each and every category. Make sure that the budget is *balanced* – that your total budgeted expenses do not exceed your budgeted income.

As you work to determine your preliminary budget together, consider your lifestyle choices from God's perspective. Spend some time in prayer asking God if expenditures should be directed elsewhere to give greater glory to His name. God has asked us to give Him from our first fruits. We need to consider our obedience to this instruction as we prayerfully consider where He directs our expenditures.

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CASH FLOW MARGIN AND BUDGET WORKSHEET

	AMOUNT PAID MONTHLY	AMOUNT PAID OTHERS THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
GROSS INCOME:				
Gross Wages- Husband				
Gross Wages- Wife				
Public Aid (SSI, SSA, etc.)				
Dividends				
Interest				
Rents				
Business				
Pensions				
Annuities				
Other				
Total Gross Income:	\$	\$	\$	\$
GIVING:				
Church				
Other				
Other				
Total Giving:	\$	\$	\$	\$
TAX: (Deductions & Withholdings)				
Federal Income Tax				
State & City Income Tax				
Social Security Taxes				
Total Tax:	\$	\$	\$	\$
DEBT REPAYMNET: (Not Including Home Mortgage)				
CREDITORS:				
Total Debt Repayment:	\$	\$	\$	\$

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NET SPENDABLE INCOME:		\$	\$	
Total Gross Income MINUS Total Priority Expenses (Giving, Taxes, & Debt reduction)				
	AMOUNT PAID MONTHLY	AMOUNT PAID OTHER THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
LIVING EXPENSES:				
HOUSING:				
Mortgage/Rent				
Home Insurance				
Property Taxes				
Electricity				
Heating				
Water				
Sanitation/Garbage/Waste				
Telephone				
Cell Phone				
Cleaning				
Repairs/Maintenance				
Household/Office Supplies				
Improvements				
Furnishings				
Other				
Total Housing:	\$	\$	\$	\$
FOOD:	\$	\$	\$	\$
CLOTHING:	\$	\$	\$	\$
TRANSPORTATION:				
Insurance				
Gas & Oil				
Maintenance/Repairs				
Parking				
Other				
Total Transportation:	\$	\$	\$	\$
ENTERTAINMENT/RECREATION:				
Eating Out				
Babysitters				
Subscriptions/Internet				
Vacations				
Clubs & Activities				
Total Entertainment:	\$	\$	\$	\$

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	AMOUNT PAID MONTHLY	AMOUNT PAID OTHER THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
MEDICAL EXPENSES:				
Insurance				
Doctors				
Dentists				
Prescriptions/Medications				
Other				
Total Medical Expenses:	\$	\$	\$	\$
INSURANCE:				
Life				
Disability				
Other				
Total Insurance:	\$	\$	\$	\$
CHILDREN:				
School Lunches				
Allowances				
College/School Tuition				
Lessons				
Other				
Total Children:	\$	\$	\$	\$
GIFTS:				
Christmas				
Birthdays				
Anniversaries				
Other				
Total Gifts:	\$	\$	\$	\$
MISCELLANEOUS:				
Toiletries/Personal Items				
Husband: Misc.				
Wife: Misc.				
Dry Cleaning				
Animales (Lic., Food, Vet)				
Beauty/Barber				
Other				
Total Miscellaneous:	\$	\$	\$	\$
TOTAL LIVING EXPENSES:	\$	\$	\$	\$
CASH FLOW MARGIN:			\$	\$
(Net Spendable Income- Total Living Expenses)				

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IV. ADDITIONAL RESOURCES.

Crown Financial Ministries 10-Week Course on Biblical Financial Stewardship

The Apostolic Christian Church has entered into an agreement with Crown Financial Ministries to distribute three books that have been modified specifically for use by our members and friends. The books below are the primary resources for the Biblical Financial Study.

- *Your Money Counts*
- *Biblical Financial Study, Small Group Student Manual*
- *Biblical Financial Study, Practical Application Workbook*

The 10-week course on financial stewardship consists of 10 separate lessons that are designed to help participants learn how to handle money and possessions in a God-honoring way. The purpose of this study is “to teach people God’s financial principles in order to know Christ more intimately and to be free to serve Him.” Not only is this course practical, but through its lessons you will discover the profound impact handling money has on your relationship with God.

These resources can be obtained by contacting Apostolic Christian Publications at 309-467-3611 or www.acpublications.org.

Additional resources about financial stewardship are available through Crown Financial Ministries at 800-722-1976 or www.crown.org.

References:

1. Howard Dayton, *Biblical Financial Study, Small Group Student Manual*, (Gainesville, GA: Crown Financial Ministries, 2006), 10.