



**STILL THE ONE
2023 MARRIAGE RETREAT
NORTH RIVER CHURCH**

MO' MONEY, MO' PROBLEMS

GROWING IN FAMILY FINANCES TOGETHER



@northrivercoc





**CHRISTIAN MARRIAGE:
LEARNING TO LIVE AS ONE
DW205 6.1.3.2**

GROWING AS PARTNERS IN MARRIAGE FAMILY FINANCES

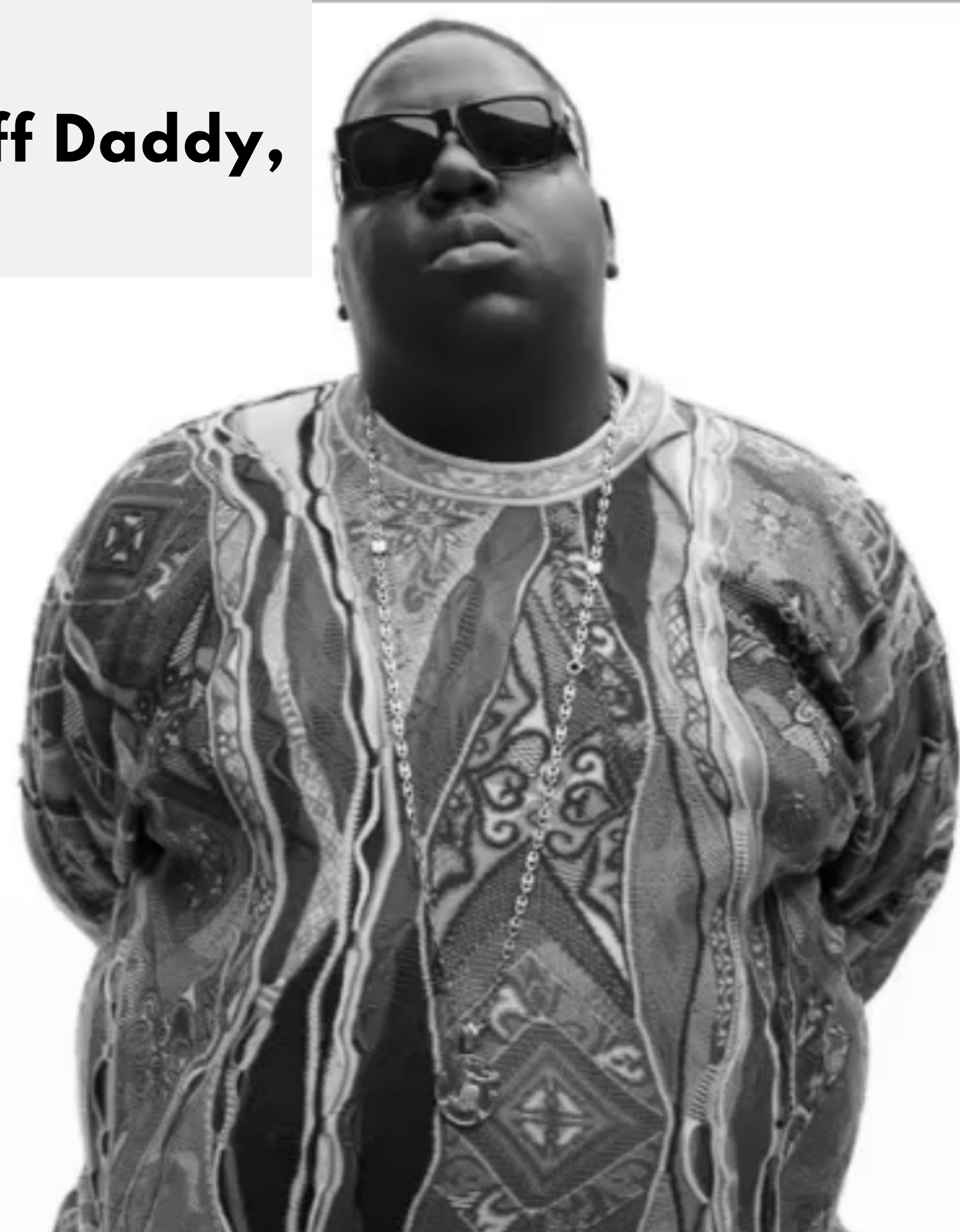


@deepwaters205

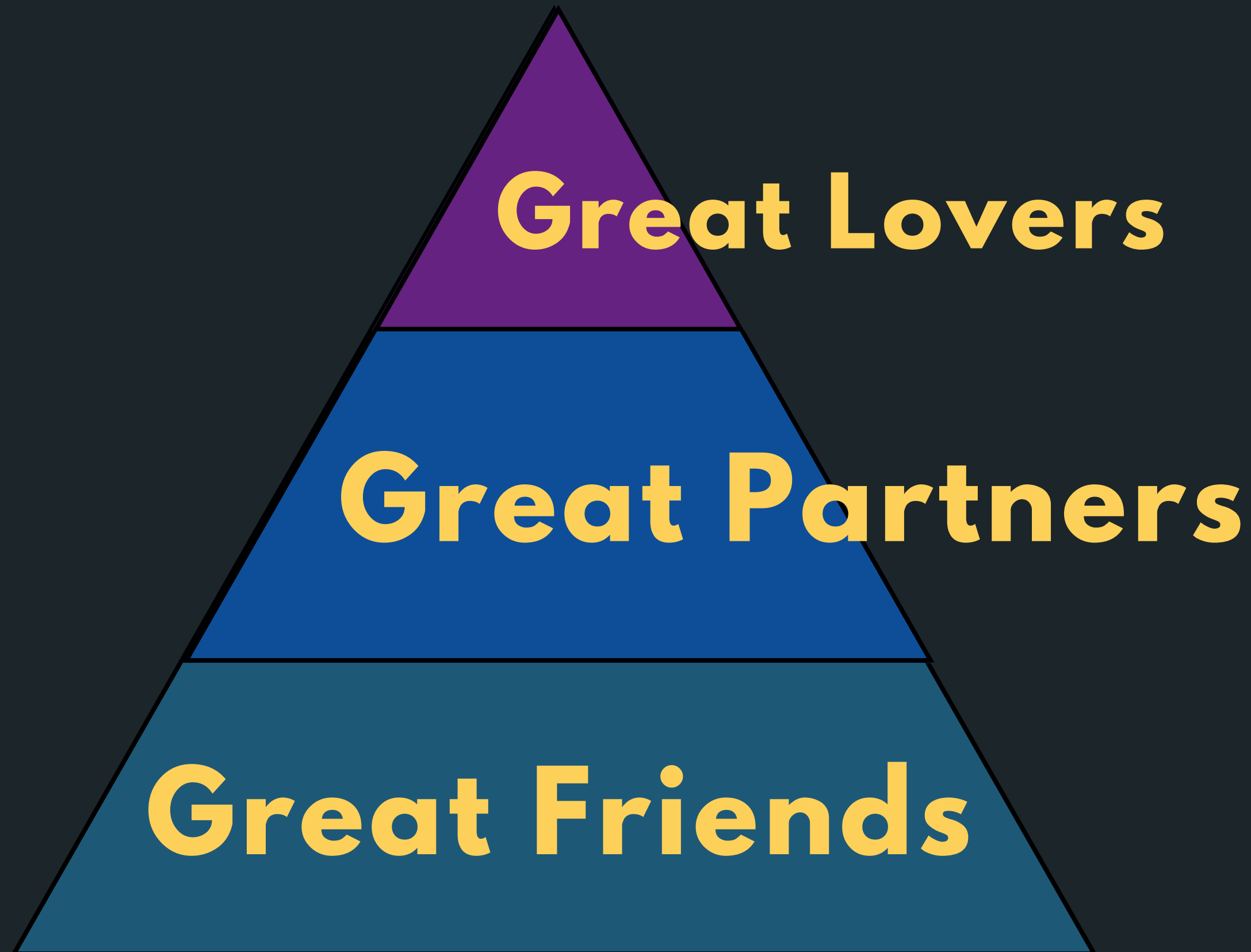


Mo' Money Mo' Problems
The Notorious B.I.G. feat. Mase & Puff Daddy,
Katie Price (chorus)

I don't know what they want from me
It's like the more money
we come across
The more problems we see
I don't know what they want from me
It's like the more money
we come across
The more problems we see



What is Christian Marriage?



**Sex, Intimacy, Exclusivity
Captivation / Intoxication
Understanding**

**Ministry
Household
Finances
Children
Careers and Future
Life/Family Plans
Extended Family**

**Selfless Love, Security
Encouragement
Companionship
Common Outlook**

Spiritual Financial Proficiency

Values & Priorities

High Level Budgeting

Communication & Marriage Unity

Career (Income Growth w Satisfaction)

Paying Bills

Tracking and Controlling Expenses

Saving (Short/Long Term, Investing)

Debt

Lending

Extended Family Issues

Teaching Finances to Children



Matthew 6:19-21

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But **store up for yourselves treasures in heaven**, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For **where your treasure is, there your heart will be also.**



Treasure in Heaven

How we use our money affects our hearts.

Want a good heart?

Use money for eternal things.

Every Day Generosity

Hospitality

Church giving (weekly)

Church giving (special annual)

Use for the future



What is high level budgeting?

Unity in shared priorities

A plan for meeting needs and generosity

A guide for when to say NO

An estimate of an average month including lines for avg monthly income, expenses, and all bills (with dates)

20% Taxes (10%-30%)

10% Church giving ("firstfruits")

10% Long Term Savings (debt pmt)

10% Short Term Savings (buffer)

50% To Live On



Assignment / Homework

Discuss Your Values & Priorities

Agree on a High Level Budget

- Does it store up treasure in heaven?
- Will it take your heart where you want?
- Does it match the sample guidelines?



Matthew 6:24

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. **You cannot serve both God and money.**”



God vs. Money

**Loving God is Loving People
Money is a tool for loving people**

**We love people and use money
Don't love money and use people**

**Every dollar we own is God's
How will I use God's money to
meet the needs of people (my
family, church, community)?**



Assignment / Homework

Discuss Your Values & Priorities

Agree on a High Level Budget

- Does it store up treasure in heaven?
- Will it take your heart where you want?
- Does it match the sample guidelines?
- Does it reflect God's ownership?
- Does it meet needs and love people?



Matthew 6:25-34

25 “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? 26 **Look at the birds** of the air; they do not sow or reap or store away in barns, and yet **your heavenly Father feeds them. Are you not much more valuable than they?** 27 Can any one of you by worrying add a single hour to your life?



Matthew 6:25-34

28 “And why do you worry about clothes? **See how the flowers of the field grow.** They do not labor or spin. 29 Yet I tell you that not even **Solomon in all his splendor was dressed like one of these.** 30 If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, **will he not much more clothe you**—you of little faith? 31 So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 For the pagans run after all these things, and your heavenly Father knows that you need them.



Matthew 6:25-34

33 But **seek first his kingdom and his righteousness**, and all these things will be given to you as well.

34 Therefore **do not worry** about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.



Must we worry? Does God provide?

Birds - work hard. eat seeds.
Lilies - absorb what God gives. radiate.
Content? Or must you be like Solomon?

Choose modest tastes
Live within your means
(Spend less than you earn)

Understand needs: (e.g. food, clothing)
= **work/laziness + WORRY**
= **work + absorb + PRIORITIES + TRUST**
= **CONTENTMENT**



Assignment / Homework

Discuss Your Values & Priorities

Agree on a High Level Budget

- Does it store up treasure in heaven?
- Will it take your heart where you want?
- Does it match the sample guidelines?
- Does it reflect God's ownership?
- Does it meet needs and love people?
- How should we seek the kingdom first?
- Do we trust this promise?
- How can we help each other worry less?
- How can we have more modest tastes?
- What actions do we need to take?
- Who is going to do the bills? (w support)
- What can we each do to reduce expenses?



Follow Up

<https://nrcoc.org/marriageclasses>

<https://nrcoc.org/financesurvey>

<https://nrcoc.org/financesheet>

5 Hour Online Marriage Course

<https://youtube.com/@deepwaters205>

Contact me on social media if you want ongoing help by taking part in a live/recorded YouTube web show



@deepwaters205



Q&A: Spiritual Financial Proficiency

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