

Lesson 7:

Money and Marriage

I. Introduction

John did it again. While at Walmart picking up some milk, he strolled over to the electronics section, and then he saw it – a seventy-inch name brand television on sale for \$2999.99. This was too good to be true! Not only that, but he learned that if he applied for a Walmart Credit card, he could get fifty dollars off the purchase price. John's application for the credit card was accepted, and taking it as a sign from God, he proudly rolled his new TV to the car. Unfortunately, upon arriving home, his wife Linda did not share his excitement. She exploded at John and demanded that he take it back. In the past John has given in, but this time he fought back. "This is my money," he asserted, "and I will spend it my way."

1. What desires are fueling this conflict?
2. How could this conflict have been avoided?
3. Why are finances such a source of friction for so many married couples?
4. Why is it important that couples be on the same page financially?

When a husband and wife become one flesh, they have to make all kinds of life decisions together. They must live in the same home, share the same resources, make plans for the future together, decide how much to give—and to whom. The opportunities for friction are endless. In fact, it is estimated that money issues are responsible for 22% of all divorces.¹ Fortunately, the Bible can help. It is estimated that there are 2,350 verses in the Bible dealing with money. While we cannot cover all of these passages in this study, we can lay a foundational understanding of stewardship to help every married couple come together in submission to God's Word.

II. Understand the concept of Stewardship:

¹ <https://www.forbes.com/sites/jenniferwoods/2015/07/06/10-ways-to-prevent-money-from-ruining-your-marriage/#2c7572c844c9>

- A. What do the following passages teach about God's view of "our" money?

Exodus 19:5 ***"Now then, if you will indeed obey My voice and keep My covenant, then you shall be My own possession among all the peoples, for all the earth is Mine;"***

Deuteronomy 10:14 ***"Behold, to the LORD your God belong heaven and the highest heavens, the earth and all that is in it."***

Job 41:11 ***"Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine."***

Key Concept: While God owns all the wealth in the world, he does allocate portions of it to us. This is why stealing is wrong: We cannot take for ourselves what God has given to someone else.

- B. Why is it important to understand that "our" wealth belongs to God? How should this impact our decision-making?

III. Apply God's Wisdom with money:

The Proverbs have much to say about money. While these observations are not ethically binding, they are gifts to the one who receives them. This means that many of our choices about money are not a matter of obedience or sin, but a matter of acting wisely or foolishly. In this section we will consider five money lessons from Proverbs.

- A. Don't be too rich or too poor.

Proverbs 30:8a–9 ***"give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?' or lest I be poor and steal and profane the name of my God."***

1. According to this passage, how is poverty defined?
2. What is the danger of living in poverty?
3. What implications can you draw from this passage about contentment? Why is it an essential element of a biblical view of money?

4. What is the danger of riches?
5. What is the danger of greed (cf. 1 Tim. 6:10)?

B. Avoid get-rich-quick schemes:

Proverbs 13:11 ***“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”***

Proverbs 28:20 ***“A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.”***

1. Why do many people want to get rich quick?
2. How do they usually go about doing so?
3. What is the danger of seeking to gain wealth in a hurry? How does such a person regard money?

C. Work Hard:

Proverbs 6:6–8 ***“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 13:4 ***“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied.”***

Proverbs 12:24 ***“The hand of the diligent will rule, while the slothful will be put to forced labor.”***

1. What character traits accompany working hard?
2. How does working hard help us to manage our money?

Case Study #1 - Mike and Jessica love their church. Since they joined 7 years ago they have seen significant spiritual growth in their family. One day, Mike's boss lets him know that they are downsizing. Most of his department is being terminated, but Mike is given a choice: he can stay on in a smaller capacity for about half the salary, or, if he is willing to relocate to another state and commit to a five-year agreement, the company will keep him on at the same position and salary.

1. How would you counsel Mike and Jessica?
2. What factors should they consider when making their decision?

D. Understand Your Financial Situation.

Proverbs 27:23 ***"Know well the condition of your flocks, and give attention to your herds"***

1. Why is it wise to properly assess our wealth? What are the consequences of not doing so?
2. What does this look like in practice?

Proverbs 16:8 ***"Better is a little with righteousness than great revenues with injustice."***

3. How can someone make great revenues with injustice?
4. Why is it better to be poor with righteousness than rich with injustice?

Case Study #2- Chris and Jennifer both agree that they should live within their means. Jennifer meticulously records every expense in a spreadsheet with monthly amounts budgeted for different categories. Chris says he always checks the account balance before making any large purchase, but sometimes forgets to give Jennifer all his receipts. This makes it very difficult for Jennifer to keep them within their budget.

1. What would you say to Jennifer if she came to you for advice?

2. What could Chris do to help?

Case Study #3- Matt and Ashley believe in working hard for a living. Both have full-time jobs. Both of their kids are in high school and have part-time jobs. Matt and Ashley manage their own separate bank accounts. They split all the bills 50/50, including giving to the church. Apart from paying the bills, Matt and Ashley talk little about money and trust each other's judgment.

1. What are the pros and cons of their arrangement?
2. Do you foresee any potential points of conflict?

E. Give to the Lord:

Proverbs 14:31 ***"Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him."***

1 Timothy 5:18 ***"Let the elders who rule well be considered worthy of double honor, especially those who labor in preaching and teaching. For the Scripture says, 'You shall not muzzle an ox when it treads out the grain,' and, 'The laborer deserves his wages.'"***

1. What does generosity suggest about a person's character?
2. Why does God feel insulted when a poor man is oppressed (cf. James 1:27)?
3. What are some other compassionate uses of wealth? (Acts 4:34-35; Rom. 12:13; 1 Tim. 5:17-18)
4. How much money should you give? (cf. 2 Cor. 9:6-7)

Case Study #4- Dan and Sara are barely getting by. They both work middle- to low-income jobs. Some months they make enough to save a little, or even splurge on something nice. Other months, they don't even have enough to pay the bills. They rely on credit cards and are getting deeper in debt with each

bad month or unexpected expense. Dan believes they should try tithing and says, "If we give to God, he will bless us tenfold." Sara would like to give also, but only in the good months, giving whatever extra money they have.

1. What would you say to Dan about his attitude toward giving?
2. How does Sara's philosophy toward giving support or conflict with Dan's?
3. How should Dan and Sara decide what to give to their church?

F. Further Wisdom:

Jim Rickard, the president of the Stewardship Services Foundation, gives us additional wisdom on how to manage our wealth through his Fourteen Steps to Financial Freedom:

1. Give God a chance first. Instead of buying it, ask God to provide it.
2. Learn to save money.
3. Learn to spend less than you earn.
4. Don't finance pleasure items.
5. Have cash in an emergency fund.
6. Control your credit cards.
7. Have adequate life insurance to protect your family (\$400,000-\$750,000)
8. Be self-insured for life insurance by age 65 or retirement.
9. Have a retirement plan in progress by age 40.
10. Own your home by age 65 or retirement.
11. Have a workable budget – key is discipline and control.
12. There is a difference between debt and obligations.
13. Understand the tax law as it applies to you.
14. Have an estate plan that includes a will and/or living trust.

IV. Special Issues with Wealth:

A. Does the Bible allow for retirement?

1. Does the following passage forbid retirement? Why or why not?

Matthew 6:19–20 ***“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.”***

2. If the above command does not forbid retirement savings, how should it impact our retirement savings?

3. Does retirement violate the following commands? Why or why not?

2 Thessalonians 3:10 ***“For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat.”***

1 Thessalonians 4:11–12 ***“. . . aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you,¹² so that you may walk properly before outsiders and be dependent on no one.”***

4. If someone did not have any relatives to provide for them and were too old to work, what recourse did they have?

1 Timothy 5:16 ***“If any believing woman has relatives who are widows, let her care for them. Let the church not be burdened, so that it may care for those who are truly widows.”***

5. How can saving for retirement serve your family?

1 Timothy 5:8 ***“But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.”***

6. How can we use our retirement to serve the church?

- B. May Christians go into debt?

Leviticus 25:35–38 ***“If your brother becomes poor and cannot maintain himself with you, you shall support him as though he were a stranger and a sojourner, and he shall live with you.³⁶ Take no interest from him or profit, but fear your God, that your brother may live beside you.³⁷ You shall***

not lend him your money at interest, nor give him your food for profit. ³⁸ I am the LORD your God, who brought you out of the land of Egypt to give you the land of Canaan, and to be your God.

1. Does this passage forbid all lending? Why or why not?

Proverbs 22:7 ***“The rich rules over the poor, and the borrower is the slave of the lender.”***

2. Does this passage forbid going into debt? Why or why not?
3. How can this passage shape our view of debt?
4. What are some wrong reasons for going into debt?
5. What might be some right reasons for going into debt?

“You can’t be financially bound and spiritually free.” – Larry Burkett

- C. Does the Bible allow for mothers to work outside the home?

Titus 2:3–5 ***“Older women likewise are to be reverent in behavior, not slanderers or slaves to much wine. They are to teach what is good, ⁴ and so train the young women to love their husbands and children, ⁵ to be self-controlled, pure, working at home, kind, and submissive to their own husbands, that the word of God may not be reviled.”***

1. What instructions are older women to give to the younger?
2. Does this passage necessarily forbid working outside of the home? Why or why not?
3. What are some wrong reasons for mothers to choose to work outside the home?
4. What might be some good and noble reasons for a mother to work outside the home?

5. What are the pros and cons of a mother working outside the home?

Case Study #5 - Josh and Amanda are a one-income family. Josh works a full-time job and serves in the church. Amanda stays home and schools their three children. After several months of barely getting by on Josh's income, Amanda suggests that Josh ask his boss for a raise or an extra shift. Frustrated, Josh replies, "Maybe *you* should get a job and help out."

1. How would you counsel Amanda?
2. How would you counsel Josh?

V. Thought Questions:

- A. Should couples have separate bank accounts? Why or why not?
- B. What should a woman do if her husband makes reckless financial decisions?
- C. Is it wrong to enjoy the money we have earned? Why or why not? (See Ecc. 5:18)
- D. Should a couple suspend their giving until they get their debt under control? Why or why not?

VI. Conclusion:

The love of money is the root of all evil—and a lot of marital strife. When two selfish people share the same bank account, eruptions are bound to happen. However, when they realize that their money belongs not to them, but to God, peace is possible. Both spouses must come to the place where they look at their wealth and say to God, "Not my will, but yours be done."