

# Finances in Marriage

## I. Introduction

### 1. Biblical Portrait of Marriage

- a. Marriage is for God's glory.
  - i. How we manage our money is also for God's glory.
- b. Marriage is for friendship.
  - i. It is a means of oneness and trust in marriage.
  - ii. It is one of the most common disagreements in marriage.
- c. Marriage is for serving God by serving others.

“The whole business of marriage . . . [is] the loving joyful service of God, as we look outward from our marriages and as couples seek to care for God's world together . . . This is delight with a shared purpose, intimacy with a common goal, and companionship in a task that stretches beyond the boundaries of the couple themselves . . . proclaiming Jesus Christ is at the forefront of that service” (Christopher Ash, Married for God pg. 33,37,44).

## II. A Biblical Vision for Money.

### 1. We are stewards, not owners.

Parable of the Talents--Matthew 25:14-30

### 2. How we steward our money is an act of worship.

*So, whether you eat or drink, or whatever you do, do all to the glory of God. 1 Cor. 10:31*

*Honor the Lord with your wealth  
and with the firstfruits of all your produce;  
then your barns will be filled with plenty,  
and your vats will be bursting with wine. Proverbs 3:9-10*

3. Financial Stewardship is part of Christian Discipleship.

*17 As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Timothy 6:17-19*

4. May Generosity Abound.

*In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'" Acts 20:35*

*<sup>6</sup> The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. <sup>7</sup> Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. <sup>8</sup> And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. <sup>9</sup> As it is written,*

*"He has distributed freely, he has given to the poor;  
his righteousness endures forever."*

*<sup>10</sup> He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. <sup>11</sup> You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. 2 Cor. 9:6-11.*

5. Money is not evil, but loving money leads to evil.

*Godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. 8 But if we have food and clothing, with these we will be content. 9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. 1 Timothy 6:6-10*

*He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. Ecclesiastes 5:10*

6. Getting as much as possible may not be wise.

*Two things I ask of you;*

*deny them not to me before I die:*

*8 Remove far from me falsehood and lying;*

*give me neither poverty nor riches;*

*feed me with the food that is needful for me,*

*9 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. Proverbs 30:7-9*

*Better is a handful of quietness than two hands full of toil and a striving after wind.*

*Ecclesiastes 4:6*

7. Wealth is good.

*Precious treasure and oil are in a wise man's dwelling,*

*but a foolish man devours it. Proverbs 21:20*

*A good man leaves an inheritance to his children's children,*

*but the sinner's wealth is laid up for the righteous. Proverbs 13:22*

8. Avoid Debt.

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

*For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Luke 14:28*

9. Money is a means, not an end.

Matthew 6:19-32

*“Do not lay up for yourselves treasures on earth, where moth and rust[e] 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. 21 For where your treasure is, there your heart will be also.” Matthew 6:19-21*

*“But seek first the kingdom of God and his righteousness, and all these things will be added to you.” Matthew 6:33*

### III. Setting a Budget

*Behold, I long for your precepts;  
in your righteousness give me life! Psalm 119:40*

*Teach me good judgment and knowledge,  
for I believe in your commandments.*

*<sup>67</sup> Before I was afflicted I went astray,  
but now I keep your word.*

*<sup>68</sup> You are good and do good;  
teach me your statutes. Psalm 119:66-68*

1. Establish Goals and Priorities.
  - a. Based on Scriptures above.
  - b. Sample Budgets.
2. Collect spending data.
  - a. The numbers may surprise you.
  - b. This helps you put together a budget.
3. Budget with behavior in mind.
  - a. Make it a process.
  - b. Give yourself rewards.
4. Enlist wise counsel.
  - a. Older couple.
  - b. Christian Financial advisor.
  - c. Nate Sargent.  
[Nsargent.csu@icloud.com](mailto:Nsargent.csu@icloud.com)
  - d. Ron Blue.
  - e. Crown Financial.
  - f. Dave Ramsey.

5. Be willing to compromise.
  - a. Philippians 2—Serve one another.
6. Embrace complimentary personalities.
7. Utilize Technology.
  - a. YNAB
  - b. Mvelopes
  - c. Faithfi
  - d. Mint

#### **IV. Managing a Budget**

- a. Whoever enjoys it more can run with it.
- b. It's a guide, not a law.
- c. Have regular check-in meetings.
- d. Be ready to adjust.
- e. For big purchases, have a meeting before spending.
- f. Keep your goals in mind.
- g. Celebrate progress.
- h. Be gracious.
- i. Remember 4 rules of communication.
  - i. Be Honest.
  - ii. Keep Current.
  - iii. Attack the Problem, not the Person.
  - iv. Act; Don't React.

**V. Discussion Questions.**

1. What did you hear in this talk that was most encouraging or helpful?
2. Do you have a budget? Why or why not? What software or method do you use for your budgeting? Share helpful practices with those at your table.
3. What are some immediate action steps you and your spouse might take to make some practical steps towards healthy, God-glorifying stewardship in your marriage?