

# Finances in marriage

Money matters are important in life and the marriage relationship. Many relationships have been ruined over the issue of money; making it too important and placing it above God, or by taking it too lightly, and not realizing how important it is.

1 Timothy 6:10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

Ecclesiastes 10:19b But money answers everything

## Avenues of blessing:

### 1. Tithes (10% of Gross income) **God wants you and your family to prosper**

### **Obedience: God blesses the work of your hands Deuteronomy 28:1-15 –8,12)**

Leviticus 27:30 `And all the tithes of the land, whether of the seed of the land or of the fruit of the tree, is the Lord's. It is holy to the Lord.

Malachi 3:8-11 Ephesians 4:28 Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.

Gene 3:17-19 Then to Adam He said, "Because you have heeded the voice of your wife, and have eaten from the tree of which I commanded you, saying, `You shall not eat of it': "Cursed is the ground for your sake; In toil you shall eat of it All the days of your life. 18 Both thorns and thistles it shall bring forth for you, And you shall eat the herb of the field. 19 In the sweat of your face you shall eat bread Till you return to the ground, For out of it you were taken; For dust you are, And to dust you shall return."

Deuteronomy 28:8 "The Lord will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the Lord your God is giving you.

Deuteronomy 28:12 "The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow.

Galatians 3:13 Christ has redeemed us from the curse of the law, having become a curse for us for it is written, "Cursed is everyone who hangs on a tree",

## 2. Offerings

### Savings (Consider 10% to yourself)

Q) Do you have a storehouse?

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Proverbs 21:20 There is desirable treasure, And oil in the dwelling of the wise, But a foolish man squanders it.

Proverbs 21:20 (NIV) In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

#### 1. Short term - Purchases

#### 2. Long term

- IRA
- Employee Retirement

### Areas of wisdom:

- Insurance: It is presumptuous to think you don't need it. It is being responsible for your family's future
- IRA's, Retirements accounts, etc.

Proverbs 3:13-14 Happy is the man who finds wisdom, And the man who gains understanding; 14 For her proceeds are better than the profits of silver, And her gain than fine gold.

- Investments

Matthew 25:14-21 "For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. 15 "And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. 16 "Then he who had received the five talents went and traded with them, and made another five talents. 17 "And likewise he who had received two gained two more also. 18 "But he who had received one went and dug in the ground, and hid his lord's money. 19 "After a long time the lord of those servants came and settled accounts with them. 20 "So he who had received five talents came and brought five other talents, saying, `Lord, you delivered to me five talents; look, I have gained five more talents besides them.' 21 "His lord said to him, `Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

- Owning a home

Proverbs 24:3-4 Through wisdom a house is built, And by understanding it is established; 4 By knowledge the rooms are filled With all precious and pleasant riches.

- **Avoiding excessive Debt – God’s best is that we be lenders, not borrowers**

Romans 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

### **Basics:**

- **Attitude & confession: Avoid a poverty mentality**
- **Budget: Biggest battle & discipline of any home**
- **Balancing check book: Develop a system**
- **Heirs together – Communication about money issues is important. Make financial decisions together**

1 Peter 3:7 Husbands, likewise, dwell with them with understanding, giving honor to the wife, as to the weaker vessel, and as being heirs together of the grace of life, that your prayers may not be hindered.

- **Head of finances**
  - **Who takes care of the books?**
  - **Answer: There are no hard and fast rules for this, but it has been my personal observation that many homes are in disarray and out of order because the husband should be, but he forces the wife to do it through his neglect or laziness.**
    - **Does financial issues produce fights and imbalance in the home with the wife doing the finances?**
- **Who is the bread winner?**

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

- **Should wife stay home?**
  - **Are there kids at home?**
  - **Do they need her income?**