

“Marriage and Finances”

Matthew 6:24; 1 Timothy 6:6-10; various texts

ACKNOWLEDGEMENT OF THE LORDSHIP OF JESUS CHRIST

- Matthew 6:24: *No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.*

–“mammon” = something in which one puts confidence

→ If you are a follower of Jesus Christ, He is your King. You bow the knee to Him and put Him first.

BIBLICAL FOUNDATIONS

1. Everything belongs to God.

- Psalm 24:1: *The earth is the LORD’s, and all it contains, the world, and those who dwell in it.*

2. A wrong understanding of, use of, and heart posture toward money is spiritually deadly. 1 Tim. 6:6-12

- 1 Timothy 6:10: *For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.*

→ Beware of getting rich quick!

- Deuteronomy 8:17-18: *Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.*

3. God gives the ability to earn wages and grow wealth for HIM and HIS purposes.

→ You earn to *give* not to *get*.

SOME PRACTICAL APPLICATIONS

1. Make a budget and stick with it.

- If using a budget is new to you, assess and adjust every 3 months for the first year.

→ Do I want it? Do I need it? Can I afford it? (How many hours do I need to work to pay for this?)

2. Tithe. Give back 10% of total paycheck to the Lord’s work in your local church congregation.

3. Live within your means. I.e., Spend less than you earn.

- Always save something—even if it is \$20/week.

→ 10/10/80 guideline -10% tithe, 10% saving, 80% taxes, expenses, payments

4. (Especially for young, newly married couples...) Plan to live off the income of one person—not both.

- Plan to live off your own income—not the income of someone else. 2 Thes. 3:10

5. Do not buy anything under pressure.

- God is sovereign. You NEVER lose out on taking time to pray and seek counsel.
- PRAY: Lord, keep us from making any commitment that will hinder our calling.

6. Balance between wisely saving for the future and enjoying God’s provisions for your family.

- God often puts 2 people together who are wired differently—so that BOTH will grow.
- Vacations, time together with family, making memories are valuable and important.

7. Communicate regularly about finances.

- Anything worrying one or both of you? Anything bothering one or both of you about the other.
- Typically, husband or wife does the bills. That is ok. But make sure the other knows what to do.

8. Plan for your (un) expected death.

- Create a file/notebook... here’s where you need to look if I die suddenly.
- Life Insurance documents, information about savings, retirement account, passwords, etc.
- Letter to wife, family; instructions about funeral. Written testimony of faith in Jesus Christ.

The two biggest pitfalls...