

# Strengthening the Bond – What the Bible Teaches on Marriage

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## Finances in Marriage<sup>1</sup>

### 1. The ability to make money comes from God

- a. He gives health, strength, energy, gifts, smarts.
- b. Our riches and wealth come from Him (Deut. 8:18; 1 Chron. 29:12; 1 Cor. 4:7)

### 2. Everything we have belongs to God

- a. We have a tendency to say: “this is mine.” But there is only one real Owner: God (Ps. 24:1; Hag 2:8; Ps. 50:10)
- b. Little Nebuchadnezzars are condemned (Dan. 4:30)

### 3. Our task is to be stewards of what God has given us

- a. Robert Dabney: “our property is essentially a trust fund and the whole of it is to be used for the benefit of the owner.”
- b. We are stewards (parable of the talents), and one day have to give an account

### 4. There are many things which are more valuable than gold

- a. S\_\_\_\_\_ (Matt. 16:26)
- b. F\_\_\_\_\_ of \_\_\_\_\_ (Prov. 15:16-17)
- c. W\_\_\_\_\_ (Prov. 16:16)
- d. G\_\_\_\_\_ N\_\_\_\_\_ (Prov. 22:1)
- e. Saving K\_\_\_\_\_ of God (Jer. 9:23-24)
- f. T\_\_\_\_\_ in heaven (Matt. 6:19-20)
- g. G\_\_\_\_\_ with C\_\_\_\_\_ (1 Tim. 6:6)
- h. Knowledge of \_\_\_\_\_ (Phil. 3:8)
- i. W\_\_\_\_\_ of God (Ps. 19:7-10)

### 5. Covetousness, discontentment and worry about material things are sins

- a. “Thou shalt not covet” (Ex. 20:17)
- b. “Let your conversation be without covetousness; and be content with such things as ye have” (Heb. 13:5)
- c. “Take heed, and beware of covetousness, for a man’s life consisteth not in the abundance of things which he possesseth” (Lk. 12:15)
- d. “Take no thought for your life, what ye shall eat, or what ye shall drink, nor yet for your body, what ye shall put on” (Matt. 6:25)
- e. Beware of these sins. They cause other sins. And they are choking sins (Matt. 13:22)

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<sup>1</sup> I have greatly benefited, used and adapted a chapter in Wayne A. Mack: Strengthening your Marriage, P&R Publishing, 1999, 91-117.

**6. God calls us to diligently use the strength and abilities He has given us for hard honest work**

- a. The world suggests entertainment, vacation, travel and fun are the highest things you can do. But God has given us a task, work. "Six days shalt thou labour and do all thy work" (Ex. 20:9)
- b. "And that ye study to be quiet, and to do your own business, and to work with your hands, as we commanded you; that ye may walk honestly toward them that without, and that ye may have lack of nothing" (1 Thess. 4:11-12)
- c. "Let him that stole steal no more, but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth" (Eph. 4:11-12)
- d. It is true, there is sweat, toil, disappointments, pain, thorns and thistles. But the Lord wants to drive us out to Him, to seek our happiness in Him, and to make us weary of sin and to loosen us from this earth, and make us strangers and pilgrims here below.
- e. "He becometh poor that dealeth with a slack hand, but the hand of the diligent maketh rich" (Prv. 10:4). "Go to the \_\_\_\_\_ thou sluggard" (Prov. 6:6).

**7. Giving to the Lord and for the service of the Lord is our duty**

- a. Giving is an essential part of being a Christian. It is not an option; nor does one need to be rich before giving something
- b. How should we give?
  - i. Proportionately – "as God hath prospered him" (1 Cor. 16:2)
  - ii. Systematically – "upon the first day of the week" (1 Cor. 16:2)
  - iii. S\_\_\_\_\_ – "their deep poverty abounded unto the riches of their liberality" (2 Cor. 8:1-2)
  - iv. C\_\_\_\_\_ – "God loveth a cheerful giver" (2 Cor. 9:7)

**8. We should plan how we will make and spend our money**

- a. Prv. 20:18; Lk 14:28 – establish the need for planning
- b. Lk 16:10: "he that is faithful in that which is least...." We need to use wisdom and foresight in making and using money

**9. We ought to live within our income & not make debts which may be almost impossible to pay**

- a. A certain amount of borrowing is legitimate (2 Kings 4:3; 6:5; Ex. 22:14-15, Matt. 5:42)
- b. What the Bible warns against is excessive borrowing whereby we become so heavily indebted and slaves to creditors.
- c. Do not make bills you cannot pay, and pay all the bills that you have.

## Budget

1. Determine your income (salary plus additional income after tax) \_\_\_\_\_
2. Determine your expenses
  - a. Gifts for the church \_\_\_\_\_
  - b. Payments for Christian school \_\_\_\_\_
  - c. Family needs
    - i. Food \_\_\_\_\_
    - ii. Clothing \_\_\_\_\_
    - iii. Mortgage or rent \_\_\_\_\_
    - iv. Property tax \_\_\_\_\_
    - v. Utilities (heating, hydro) \_\_\_\_\_
    - vi. Home insurance \_\_\_\_\_
    - vii. Home repair & maintenance \_\_\_\_\_
    - viii. Car (gasoline, insurance, repair & maintenance) \_\_\_\_\_
    - ix. Medical & dental expenses \_\_\_\_\_
    - x. Family recreations and vacations \_\_\_\_\_
    - xi. Gifts \_\_\_\_\_
    - xii. Emergencies (furnace, H2o heater, unexpected repairs) \_\_\_\_\_
  - d. Total \_\_\_\_\_
3. Compare & adjust if needed