

Strengthening Your Marriage

Review Lesson #5

God-Honoring Conflict Resolution:

- Speak the truth in love (Eph. 4:15; Gal. 4:16; Jn. 8:32)
- Initiate reconciliation. Don't wait for the other person to initiate. (Eph. 4:26)
Bridge the gap between you.
- Keep short accounts (beware of layering or the small unresolved friction points)
- Don't talk about your spouse conflict with others in public.
- How you say something can be more damaging than what you say (tone of voice).
- Watch out for crushing your partner with criticism, sarcasm, belittling, comparison.
- Don't use explosive words or exaggeration ("You always", "You never", "You usually").
- Don't bring up the past as leverage against your spouse in the present.
(“Love doesn't keep a record of wrongs.” 1 Cor. 13:5)(stacking unrelated issues)
- Listen closely with out thinking about your counter attack.
- Your non-verbal communication (body language) says more than your words.
- If your initial reaction is to be defensive, the comment usually is true. (take time for self-examination)
- Don't insist that you are right nor demand your rights.
- “Be quick to hear, slow to speak, and slow to get angry.” (James 1:19)
- Remember: “Love covers a multitude of sins...” (1 Peter 4:8)

Romans 12:9-21 “**Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in brotherly love. Honor one another above yourselves... bless those who persecute you, bless and do not curse... Live in harmony with one another... Do not repay anyone evil for evil. Be careful to do what is right in the eyes of everybody. If it is possible, as far as it depends on you, live at peace with everyone. Do not take revenge... Do not be overcome by evil, but overcome evil with good.**”

“The gospel reminds us that nothing done to us will ever surpass the wickedness done by us to Christ on the cross. The perfect resolution of that conflict makes possible the perfect reconciliation of every other conflict.” *2 Corinthians 5:14,18-20* “*The love of Christ compels us... Now all things are of God, who has reconciled us to Himself through Jesus Christ, and has given us the ministry of reconciliation, that is, that God was in Christ reconciling the world to himself, not imputing their trespasses to them and has committed to us the word of reconciliation... be reconciled to God.*”

Lesson #6

Financial Agreement Within Marriage

Marital oneness is often hindered because of differing views of money and how it should be used. One of the major reasons marriages fail is financial disagreement.

Mark 3:25 “If a house is divided against itself, that house cannot stand.”

1 Corinthians 1:10 “I appeal to you, brothers, in the name of our Lord Jesus Christ,

that all of you agree with one another so that there may be no divisions among you, and that you may be perfectly united in mind and thought.”
Genesis 2:24 “the two shall become one flesh...” (our’s)
(no more his/hers’/separate bank accounts/inheritance)

Money Matters:

- Agree/Disagree
 - Money is the key to happiness?
 - Money is the root of all evil?
 - Debt is an unwise thing?

Questions:

- What is your personal view of money? How are the two of you different in regards to money and its use?
 - Would you rather do it yourself or pay someone else to do it?
 - Would you rather make more \$\$\$ and work overtime, or are you satisfied with less \$\$\$ and a little more time at home?
 - If you had the chance to work more or your wife to go to work, would you take the opportunity? Why?
 - Should you choose your job on the basis of salary/benefits or are there other factors that should be considered that may be more important?
 - What would you like to do if you had the \$\$\$?
 - “There are things that money can not buy!”
- How did your family spend money growing up? How much stress was in your home over finances? How was money misused?
- How are you presently with money?
- How much stress is presently felt in your marriage over finances?
- Is it easier for you to spend or to save?
- How have you exercised caution or restraint in your purchasing?
- What is your % of debt –v- savings in your marriage?
- How have you prepared financial reserves for any unforeseen emergencies?
- What are your financial plans/goals together?
- What are your financial priorities (needs -v- wants)(negotiable/non-negotiable)

How do you decide which is which? Are you in agreement with your purchases?

- What are you doing now to plan for future inheritance to pass on to your children?
- Do you have life insurance? What plans do you have for retirement?
How have you made preparations for a Will or Living Trust?
- What do you have to show for the money you have made?

Biblical Guidelines On Money:

- **Money is a gift from God. Obedience brings blessings from the Lord.**
Deuteronomy 8:18 "It is He who gives you the ability to produce wealth."
Proverbs 10:22 "It is the blessing of the Lord that makes rich, and He adds no sorrow to it."
Proverbs 13:21 "Misfortune pursues the sinner, but prosperity is the reward of the righteous." (May be God's blessing, not necessarily material wealth)
1 Chronicles 29:11,12 "Both riches and honor come from You Oh Lord..."
Proverbs 10:4 "Diligent hands bring wealth."
- **Stewardship** ("Properly managing money entrusted to your care")
Luke 16:10,11 "Whoever can be trusted with very little can also be trusted with much and whoever is dishonest with very little will also be dishonest with much. If you have not been trustworthy in banding worldly wealth, who will trust you with true riches?"
Matthew 25:14-30 "Well done good and faithful servant, you have been faithful with a few things, I will put you in charge of many things."
(Questions to ask: Are there things that you would like to buy that you can do without or substitute something cheaper or go about it a better way or postpone buying it or sell something to fund it?)(inflow/out go)
- **Savings**
Proverbs 13:11 "He who gathers money little by little makes it grow."
Proverbs 21:5,20 "Diligence leads to profit, haste leads to poverty." "The foolish devours all he has."
Matthew 25:27 "He put his money to work and gained five more..." "You should have put my money on deposit with the bankers, so that when I returned, I would have received it back with interest."
- **Saving for future generations and caring for aging parents**
Proverbs 13:22 "A good man leaves an inheritance for his children's children."
Proverbs 19:14 "House and wealth are inherited from parents..."
2 Corinthians 12:14 "Children should not have to save up for their parents, but parents for their children."
1 Timothy 5:4 "Put their religion into practice by caring for their own family and so repaying their parents and grandparents, for this is pleasing to God."

- **What is your attitude to giving?**

- **giving/tithe:** (Gal. 6:6)

- 2 Corinthians 8:2-5 "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. They gave as much as they were able & even beyond their ability." (Macedonian)

- 2 Corinthians 9:6-8,12,13 "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly, or under compulsion, for God loves a cheerful giver... You will be made rich in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God... supplying the needs of God's people... overflowing in many expressions of thanks to God... obedience that accompanies your confession... for your generosity in sharing..."

- Proverbs 3:9 "Honor the LORD with your wealth, with the first fruits of your crops."

- Acts 20:35 "It is more blessed to give than to receive."

- 1 Corinthians 16:1,2 "On the first day of every week, each one of you should set aside a sum of money in keeping with his income..."

- Malachi 3:8-10 "Will man rob God...In tithes and offerings... bring the whole tithe into the storehouse... and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

- **giving to specific needs:** (Luke 6:38; 16:9; Prov. 19:17; 22:9)

- Romans 12:13 "Share with God's people who are in need."

- Matthew 6:1-4 "But when you give to the needy..."

- Acts 2:44,45 "They gave to everyone as he had need..."

- Deuteronomy 15:7,8,10,11 "There should be no poor among you... he will richly bless you...you will lend to many nations, but will borrow from none...do not be hardhearted or tightfisted toward your poor brother. Rather, be open handed and freely lend him whatever he needs... Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you ... there will always be poor people in the land. Therefore, be openhanded toward the poor and needy."

- Philippians 4:16 "You sent me aid again and again when I was in need..."

- **God's provision**

- 2 Corinthians 1:8,9 "this happened that we might not rely on ourselves but on God."

- 2 Corinthians 3:5 "Not that we are competent in ourselves to claim anything for ourselves, but our competence comes from God."

- 2 Corinthians 9:8 "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work."

- 2 Corinthians 12:9 "My grace is sufficient for you, for my power is made perfect in weakness."

- Philippians 4:19 "My God shall supply all your needs according to His riches in glory in Christ Jesus."

- Proverbs 10:3 "The LORD does not let the righteous go hungry."

Psalms 37:25 "I have never seen the righteous forsaken or their children begging bread."

Psalms 34:10 "Those who seek the LORD lack no good thing."

Psalms 84:11 "No good thing will he withhold from those whose walk is blameless."

Psalms 112:1-7 "Blessed is the man who fears the LORD, who finds great delight in his commands. His children will be mighty, the generation of the upright will be blessed. Wealth and riches are in his house... even in darkness light dawns for the upright, for the gracious and compassionate and righteous man. Good will come to him who is generous and lends freely... who conducts his affairs with justice...he will have no fear of bad news."

Biblical Warnings About Use Of Money:

• Greed

1 Timothy 6:9,10,17 "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grief's. Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Proverbs 23:4,5 "Do not wear yourself out to get rich, have wisdom to show restraint. Cast but a glance at riches, and they are gone..."

Proverbs 15:16,27 "Better is little with the fear of the LORD, than great wealth with turmoil." "A greedy man brings trouble to his family."

Ecclesiastes. 5:10-15 "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. As goods increase, so do those who consume them."

Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have."

Matthew 6:19-21 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. Store up for yourselves treasures in heaven... for where your treasure is there your heart will be also."

Proverbs 11:28 "He who trusts in riches, will fall."

Proverbs 28:19,20 "The one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished."

Proverbs 13:8 "A man's riches may ransom his life."

Proverbs 22:1 "A good name is better than riches."

Colossians 3:5 "Put do death the deeds of the flesh...evil desire, greed, idolatry."

Matthew 16:26 "What will it profit a man if he gains the whole world and forfeits his soul? Or what would a man give in exchange for his soul?"

**Multi-level marketing schemes (get rich quick/greed as motivator)

**Risky financial endeavors/unwise purchases/chasing fantasies (Prov. 28:19,20)

- **Wanting What Other's Have** (coveting/discontentment)
Exodus 20:17 "You shall not covet your neighbor's house... or anything that is your neighbor's."
- **Impulsive buying**
Ecclesiastes 2:10 "I amassed silver and gold for myself... I denied myself nothing my eyes desired, I refused my heart no pleasure..."
Luke 12:15-21 "Watch out. Be on your guard against all kinds of greed. For a man's life does not consist in the abundance of his possessions." "You fool, who will get what you have prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God."
Proverbs 21:17 "If you love pleasure, you will become poor."
- **Indebtedness/excessive borrowing** ("I owe, I owe, it's off to work I go...")
(2 Kings 4:3; 6:5; Ex. 22:14,15; Matt. 5:42; 21:1-3)
Romans 13:7,8 "Owe no man anything..."
(pay your bills/don't make obligations you can't pay)
Proverbs 22:7 "The borrower is servant to the lender."
Proverbs 22:27 "If you lack the means to pay, even your bed will be snatched from under you."
Proverbs 6:1,2 "If you have been trapped by what you have said..." (11:15; 17:18)
(an obligation beyond your ability to pay/being irresponsible)
Deuteronomy 28:12,13,43-45; 15:1-11 "The LORD will open the heavens, the storehouse of his bounty... to bless the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail... you will always be at the top, never at the bottom."
"At the end of seven years you must cancel debts. Every creditor shall cancel the loan he has made to his fellow Israelite." (7 year mortgagees)
Matthew 5:25,26 (issues of court and debt/bankruptcy)

Danger Signs In A Marriage Regarding Financial Decisions:

(Larry Burkett, "Complete Financial Guide For Young Couples")

**The violation of a spiritual principle generates visible symptoms we see and experience.

- Independence not unity (one flesh –v- his-hers)
- Lack of communication (no financial goals or talking about purchases)
- Fatigue and financial stress (Prov. 15:16)
- Irresponsibility
- Ignoring financial problems (procrastination)
- Excuses made for bad decisions (laziness/"it must have been God's will...")
- Over-commitment to work (consumed/workaholic)
- Indulgence/Impulsive buying
- Parent's loans/bail out
- Wife has to work to break even (no alternatives)
- Income = expense (no savings)
- No giving (Mal. 3:10)

Biblical Roles In Provision For The Family:

- The husband's role is to be the main provider for the family financially.
 - 1 Timothy 5:8,18 "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." "The worker deserves his wages."
 - 1 Thessalonians 4:11,12 "Make it your ambition... to work with your hands... so that you will not be dependent on anybody."
 - 2 Thessalonians 3:6-12 "If a man will not work, he shall not eat." "Earn the bread that you eat."
 - Proverbs 14:23 "All hard work brings a profit."
 - Ephesians 4:28 "Steal no longer, but he must work doing something useful with his own hands, that he may have something to share with those in need."
- The wife is free to work as long as it does not take away from her primary role of managing her home and children and coming alongside her husband.
 - Titus 2:3-5 "The older women train the younger women to love their husbands and children, to be self-controlled and pure, to be busy at home, to be kinds to be subject to their husbands, so that no one will malign the word of God."
 - 1 Timothy 5:9,10,14 "I counsel young widows to marry, to have children, to manage their homes..."
 - Proverbs 31:11,12,16,18,24,27,31 "Her husband has full confidence in her and lacks nothing of value. She brings him good, not harm, all the days of her life. She considers a field and buys it; out of her earnings she plants a vineyard. She sees that her trading is profitable. She makes linen garments and sells them, and supplies the merchants with sashes. She watches over the affairs of her household... Give her the reward she has earned and let her works, bring her praise at the city gates."

Personal Advice:

- Leave and Cleave (gain independence from your parents)
- Live within your means (If you can't pay for it out of your excess – think twice before you buy it.)(borrow \$100K – 30 years – pay back \$300K)
- Simplify your lifestyle (Live with less. We need far less than we think!)
- Live with no or minimal debt / pay cash / use only 1 credit card
- Stick to your budget/keep receipts/carry less cash/know where your \$ goes
- If both spouse's work, live off the husband's income & save the wife's income
- Discipline yourselves to save for the future (self denial in present)
- If you can do it yourself and save... do it. (lawn/pool/home repair/hair)
- Your goal as a couple:
 1. financial freedom/be debt free
 2. provide an inheritance for your children
 3. provide for your retirement years
- Develop a giving and content heart – and watch God bless.