

## Getting Started

If you want to test a couple's oneness in marriage, take a look at how they handle their finances. For years, surveys have shown that couples list finances as one of the leading causes of divorce. And it's usually not the lack of money that causes the problem; it's how they handle it and how they communicate about it. How a person handles his/her money reveals much about their character, desires, priorities and relationship with God. Put two people together in marriage, and you can see that financial discussions are really spiritual discussions.

*"There are three conversions: the conversion of the heart, the mind and the purse." - Martin Luther*

- Explain why you agree or disagree with the statement that *financial discussions are really spiritual discussions*.
- Discuss the impact that these financial truths may have on the health of many marriages in our culture.
  - Up to 85% of couples who divorce claim money matters as their #1 conflict
  - 63% of Americans cannot cover an emergency of \$500 or more.
  - Average American has \$16,000 in credit card debt.
  - Average student debt \$37,172. The average borrower takes 21 years to pay that off.
  - Many come into marriage not knowing the reality of their spouse's finances.

## Discussion

- First things first ... Whose money is it? Read Psalm 24:1; 1 Chronicles 29:11-12, 14, 16.
  - How should the truth that God owns everything affect the way you view material possessions and financial resources? Give a specific example of how you should apply this in your marriage.
- If God is the Owner, what does that make you? Read Luke 16:10-13.
- God not only owns it all, and we are stewards of what He has shared with us, but He is also the One who supplies our needs. Read Matthew 6:25-33.
  - Do you find it easy or difficult to turn your anxieties about money over to God? Explain.
  - Do you find it easy or difficult to live within your means – to live according to what God has provided – without going into debt?
- How might these guiding truths/principles help you navigate the financial conflicts and pressures in marriage?
  - God owns it all and we are stewards of His resources.
  - God supplies all our needs.
  - Every financial decision we make is a spiritual decision.
  - Money is not an end in itself. It is a tool to be used to accomplish God's plans and purposes.
  - Our attitude about money will drive our decisions regarding money.
  - The root issue in finances is never the amount of money; it is the attitude we have toward money.
  - How we handle finances together as a couple may be the biggest test of oneness in our marriage.

In order to develop trust in any relationship, there needs to be agreement, commitment, and consistency in key areas.

- Regarding finances, discuss each of these topics and how you have established and managed expectations within your marriage.
  - Being open and honest about finances – no secrets:
  - Forming, maintaining and living within a budget:
  - Saving for college, retirement, major purchases:
  - Living with minimal or no debt:
  - Giving to God's work:
  - Work/Life Balance:
  - Other:

Passages that Pastor Lee referenced that may be helpful: Prov 10:22; 11:25; 13:11; 14:23; 22:7; 22:9; 23:4-5; 28:20

- Which area has been the most difficult for you and which one has provided the greatest victory?
- Share your reaction to these statistics related to those who tithe?  
(Brian Kluth, State of the Plate "20 truths about tithers")
  - 80% of those who tithe have no unpaid credit card bills
  - 74% of those who tithe have no car payments
  - 48% of those who tithe have no mortgage
  - 28% of tithers are debt free
  - 5% of Christians tithe
- What one thing will you do differently regarding your finances as a result of this week's message and discussion?

### Prayer

Pray that you will honor God through your finances and for the oneness that God desires in marriage to be reflected through your finances.

Ask God to help you follow through with the decisions/commitments you are making this week.