

Money and Marriage

Various Texts

INTRODUCTION: We have been in this series called Maximum Marriage, and throughout the series, I have tried to address the things that come up as I perform either pre-marriage counseling or marriage counseling.

Most of the issues we have covered are fairly self-evident. ***Today's topic is more subtle, though no less threatening.***

I want to talk to you today about Money and Marriage.

- According to a study published in the *Journal of Family and Economic Issues*, **financial disagreements are stronger predictors of divorce** than other common disagreements—including those over children, in-laws, or chores. **41% of divorced Gen Xers and 29% of Boomers** cite financial disagreements as the primary reason for their divorce (SunTrust Bank survey).
- A 2021 Ramsey Solutions study found that money fights are the second leading cause of divorce, just after infidelity. **Nearly 1 in 3 couples** say that money is a major source of conflict in their relationship (American Psychological Association).
- The same Ramsey study showed that couples who **regularly talk about money and plan together** are significantly more likely to describe their marriage as strong and satisfying. In contrast, **couples who rarely talk about money** are more likely to report higher stress levels and lower marital satisfaction.

Financial arguments are one of those things that most couples simply do not see coming. But about a week into marriage, they discover that they agree on pretty much everything EXCEPT money.

- **Perhaps they have Different Financial backgrounds in their family** (spender vs. saver). One was taught the value of being frugal and only spending money on things you truly needed. The other was taught the value of buying for the long haul - spending more in order to spend less in the long run.

Maybe one comes from a family who experienced inordinate success, the other from a family that scraped by to make ends meet.

Worse than that is if one came from a family who tried to appear wealthy when the fact is they were under the ticking time bomb of debt. What happens? The children go into marriage trying to keep up with their parents, who could not actually keep up with themselves.

- **Perhaps the problem grows from a Lack of communication** about finances. You see, for some people, just bringing up the topic brings a measure of anxiety. This is one of those sermons I do not promote on social media prior to delivery. Why? Some people approach financial problems like the little boy playing hide-and-seek—he covered his eyes and assumed if he couldn't see, no one else would either.
- Then there are couples who face **Power struggles** over who controls the money. I've heard some of the saddest stories about husbands who will frivolously spend hundreds or thousands of dollars on their hobby while requiring the wife to come to him for exact change before making a \$14 purchase. There is a Greek word for that sort of man - ignoramus or in Spanish - El Stupidito.
- **Then there are those couples who face financial Stress from limited income or job instability.** We live in a day when the only thing you can count on is the unexpected. Over half of college grads need to move back into their parent's home. Just when you thought you have enough to retire, suddenly, your retirement fund plummets. Your financial plan was the inheritance that would come when your great uncle passed away, only to discover he left it all to his dog.

All of those issues are challenges for Christian Couples - but do you know what the greatest challenge is?

- **Success, Abundance, Prosperity.** You see, the wealthy face a set of challenges and temptations the rest of us do not face. Scripture has additional warnings for the wealthy, and it has additional expectations on the rich.

What I want to do today is share a few MONEY MAXIMS with you. I would encourage you to write these down talk through them on a date night. LISTEN: Don't wait until you HAVE to talk about it - talk about it beforehand. In fact, this is a good time right around tax season to determine where you are at on these issues.

1. View Money as a Stewardship, Not Ownership

Ownership is an illusion. Over and over, scripture teaches that God owns it all.

- **Psalm 24:1** — "The earth is the Lord's, and everything in it, the world, and all who live in it."
- **Leviticus 25:23** — "The land is mine and you are but aliens and my tenants."
- **1 CORINTHIANS 10:26** "The earth is the Lord's, and all its fullness."
- **COLOSSIANS 1:16** For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him.
- **GENESIS 14:18,19,22** Then Melchizedek king of Salem brought out bread and wine; he was the priest of God Most High. 19 And he blessed him and said: "Blessed be Abram of God Most High, Possessor of heaven and earth; 22 But Abram said to the king of Sodom, "I have lifted my hand to the Lord, God Most High, the Possessor of heaven and earth,

- **PSALM 50:10 NKJ** 10 For every beast of the forest is Mine, And the cattle on a thousand hills.

In his classic work, “**The Screwtape Letters**” **C.S. Lewis** quotes his chief demon as saying, “*Humans are always putting up claims to ownership which sound equally funny in heaven and in hell.*” Can you imagine that - every time we declare something mine, both the devils and the angels giggle.

NOW, sincerely believing that God owns everything is the foundation of every other principle I will share.

If you take the approach that it is your money, you will do with it as you please - you are going to struggle with literally everything God’s word says about money and it says a lot.

HOW DO YOU THINK A COUPLE WHO SEES MONEY AS A STEWARDSHIP RATHER THAN OWNERSHIP MAY FUNCTION DIFFERENTLY?

- ***They will pray about financial matters.***

ILLUSTRATION: One man told me he took a sharpie and wrote on his debit card, this is the property of Jesus Christ, as a reminder that even the most minuscule financial decision was a spiritual decision.

- ***They will educate themselves regarding what God says about money.***
Remember - it belongs to Him. What would He tell me to do with His stuff?
- ***They will not use money to fund the things that put Jesus on the Cross*** There are some investments that they don’t even have to pray about.

View Money as a Stewardship, Not Ownership

2. Make Financial Unity a Priority

Genesis 2:24–25 (ESV)

²⁴ Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh. ²⁵ And the man and his wife were both naked and were not ashamed.

Now, at first glance, this seems to be talking about the intimate nature of physical oneness. It certainly includes that - but let me show you something important. Why do you think Moses included the preface - for this reason, a man shall leave his father and mother? What does that have to do with physical intimacy? It doesn’t; it has to do with financial security.

The idea is that the new couple becomes an independent family, no longer relying on their parents for security - but now becoming self-sufficient. And they do this as ONE.

a. Communicate Openly and Often

- Set regular financial check-ins (weekly, biweekly, or monthly).
- Avoid surprises—talk about spending habits, debt, giving, and goals.
- Listen with grace and patience, especially if you see things differently.

b. Live on an Agreed upon Budget

- A budget is simply telling your money where to go instead of wondering where it went.
- **Proverbs 21:5** — “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.”
- Use tools like **EveryDollar**, **YNAB**, or even a spreadsheet—but get it in writing.

c. Delay Big Purchases Until You Agree

- Never make a large purchase unless both spouses are on the same page. Peace in your home is more valuable than a new car or kitchen remodel.

d. Know Each Other's Triggers scripture teaches that husbands are to dwell with their wives with understanding. Never weaponize wealth - never threaten with money, never unjustly withhold money, never spend on things to antagonize your spouse.

View Money as a Stewardship, Not Ownership
Make Financial Unity a Priority

3. Give BIG

The verse is found in Acts 20 at the end of Paul's, farewell speech to the leaders of the church at Ephesus just before he goes to Rome where he will ultimately die for his faith.

Acts 20:35 (ESV) In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'

Notice, if you have a red letter edition - that quote is in red. What does that mean? Jesus said it. BUT, you can read through all four gospel and not discover a single instance of Jesus saying it is more blessed to give than receive.

GET THIS - That most scholars believe this particular quote from Christ was **so common** that it was readily accepted as being original to Christ that it not necessary for Paul or Luke to attribute the quote. It's like those phrases your mom used growing up, they were so common that they need no attribution.

This passage is one of those, "many other things that Jesus did." That were not recorded in the Gospels.

John MacArthur writes of this verse in his commentary, *"It is of great consequence that this is the only quotation recorded outside the gospels of a statement spoken by*

Jesus while He was on earth. That gives significant weight to the truth it reveals.”

- **Jesus turned the water into wine**, saving the host family from absolute humiliation in the first century Jewish culture. Afterward as Jesus watched the guests enjoying the feast - Perhaps, Jesus looked at his disciples and asked, “Isn’t it better to give than to receive?”
- **Imagine as Jesus took a little boys lunch**, blessed it, broke it and with it fed over 5,000 souls - on the walk home that night perhaps Jesus looked at Peter and said, “It’s so much better to give than to receive”.

This saying was frequently on the lips of Jesus that everyone looked at each other and said, *“yeah we know Jesus said that a lot”.*

- The English word, **“more”** in the verse is translated from the Greek word Μᾶλλον (Mallon). The word in Greek means, “Greater, More, or to a Higher degree”.
- The next word is μακάριος (**Ma-kapios**), translated **“Blessed”** which pertains to being fortunate or happy.

Pastor David Jeremiah writes, *“Outside the bible, the word blessed was never attached to anyone but the gods of Greek mythology. ‘The blessed gods.’ – This term was so unearthly that it was not used in reference to humans except in the Bible.”*

If **Ma-kapios** is good **Mallon Ma-kapios** is much better.

WOULD YOU LIKE TO TURN THE KNOB OF BLESSING UP ON YOUR MARRIAGE?
GIVE!

God loves a cheerful giver - cheerful means hilarious... in other words they get the biggest kick out of generosity.

Solomon said it this way in **Proverbs 22:9**

⁹ Whoever has a generous eye will be blessed...

The secret to the BLESSED LIFE is your EYE that is, your perspective! It’s how you see things.

If you see God as the source, you see the source as unlimited. You don’t live from a scarcity mindset, but an abundance mindset. AND you want to leverage your abundance toward those things that will please the TRUE OWNER.

*View Money as a Stewardship, Not Ownership
Make Financial Unity a Priority
Give BIG*

4. Avoid Debt When Possible

Proverbs 21:20 (ESV)

²⁰ Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

The Bible allows for money to be loaned at interest as long as it is not excessive. If the bible allows for money to be loaned, certainly it is no sin to borrow. However, borrowed money has gone far beyond being gentle assistance to being a cruel task master for many within the context of the Church.

10 Signs you are in Bondage to Debt -

- 1) You must charge daily expenditures
- 2) Put off paying bills to the next month
- 3) You borrow to pay fixed expenses (Insurances or house payments)
- 4) You are generally unaware of how much you owe.
- 5) Constantly called or written by creditors
- 6) You get a sinking feeling when debt consolidation commercials come on
- 7) Makes new loans to pay off old ones
- 8) Argues with his mate over finances
- 9) Begins to entertain ideas of dishonesty
- 10) Finds it difficult to return God's tithe to God's house on God's day

WHAT DO I DO???

PROVERBS 6

¹ My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, ² if you have been trapped by what you said, ensnared by the words of your mouth,

This is a person who says he was able to pay something that he was actually not able to pay. This is the nature of most credit card debt. It enables you to purchase things you really can't afford.

³ then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself;

Pride is the front door into debt. It is the inward sense that you deserve more than God has deemed appropriate to give you. If Pride is the front door into debt, humility is it's backdoor.

By the way the bible does give you the freedom to negotiate with your creditor.
Go and humble yourself; press your plea with your neighbor!

He continues...

⁴ Allow no sleep to your eyes, no slumber to your eyelids. ⁵ Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Those of you taking Dave Ramsey's course will hear this verse often. Dave Ramsey calls this, "Gazelle intensity" The Proverb writer called for Gazelle intensity.

View Money as a Stewardship, Not Ownership
Make Financial Unity a Priority
Give BIG
Avoid Debt When Possible

5. Save for the Future, but Don't Obsess Over It

Proverbs 6:6–8 (ESV)

⁶ Go to the ant, O sluggard; consider her ways, and be wise. ⁷ Without having any chief, officer, or ruler, ⁸ she prepares her bread in summer and gathers her food in harvest.

The Ant looks to the future and plans and saves accordingly.

I would recommend that, with every paycheck, you GIVE FIRST, SAVE or INVEST SECOND, then SPEND.

THE 30/30/30 Principle

30 Days - How can we enjoy this income as a family?

30 Years - What strategic investment do I need to fund for the future?

Proverbs 13:22 (ESV)

²² A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

30 Million Years - How can I leverage this wealth for eternity?

Pro. 11: 4 Wealth^v is worthless in the day of wrath,^w

CONCLUSION/INVITATION:

ILLUSTRATION

Addison Leech was the 2nd husband of Elizabeth Elliot (2 husbands died) He was a college professor, 2 young ladies in his class became Christians and they wanted to become missionaries. The parents said, "Oh no, look, now dear you've had a religious experience but you need some security. We want you to get a master's degree, take a job or two and get your career off the ground and we want you to have some money in the bank so you will have some security." The girls came to Dr. Leech and said, "What do we say???" Dr. Leech said, "Tell them that we are on a little ball of rock spinning through space called earth and one day under each one of us is going to open a trap door and we are going to fall off – underneath will be the everlasting arms or nothing at all.