



Welcome
Great to see you!





Holding Hands

**Lesson 4 – Financial management
in marriage**

“No man can serve two masters: for either he will hate the one and love the other; or else he will hold to the one and despise the other. Ye cannot serve God and Mammon.”

Matthew 6:24



**Mammon are things of this world that
diverts our attention and love from
God for instance:**

- Love of money.**
- An obsession to acquire more
wealth.**
- The comforts of earthly desires and
possessions.**
- Pursuit of leisure, lust, entertainment**
- Fear of NOT having money**



“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.”

Ecclesiastes 5:10



**I'll say it again, it is easier for a camel to go through
the eye on a needle than for a rich person to enter
the Kingdom of God"**

Matthew 19:24





#1 Surrender your finances to God

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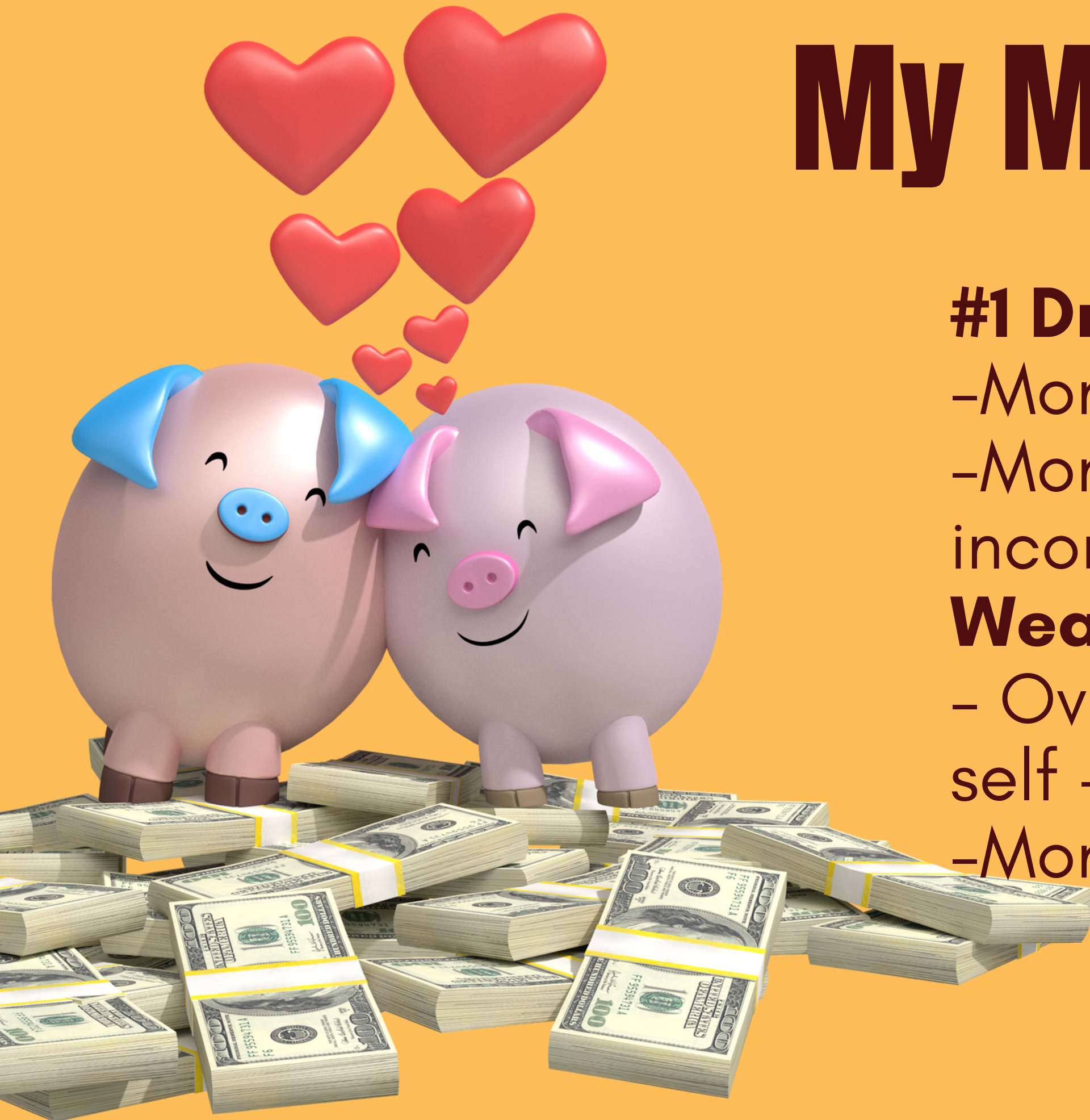
- Everything you have belongs to God
- An orphan spirit - doubt, fear, insecurity, jealousy, feeling unworthy, relying on self-effort and believe you are on your own.
- Spirit of adoption - is the relationship we have with God which seals you to Him as His child eternally.
- Pray
- Tithes
- Trust



#1 Surrender your finances to God

#2 Honour your spouse

-Respecting your Spouse's perspective



My Money Language

#1 Drivers

- Money means success
- Money protects against the fear of incompetence

Weakness

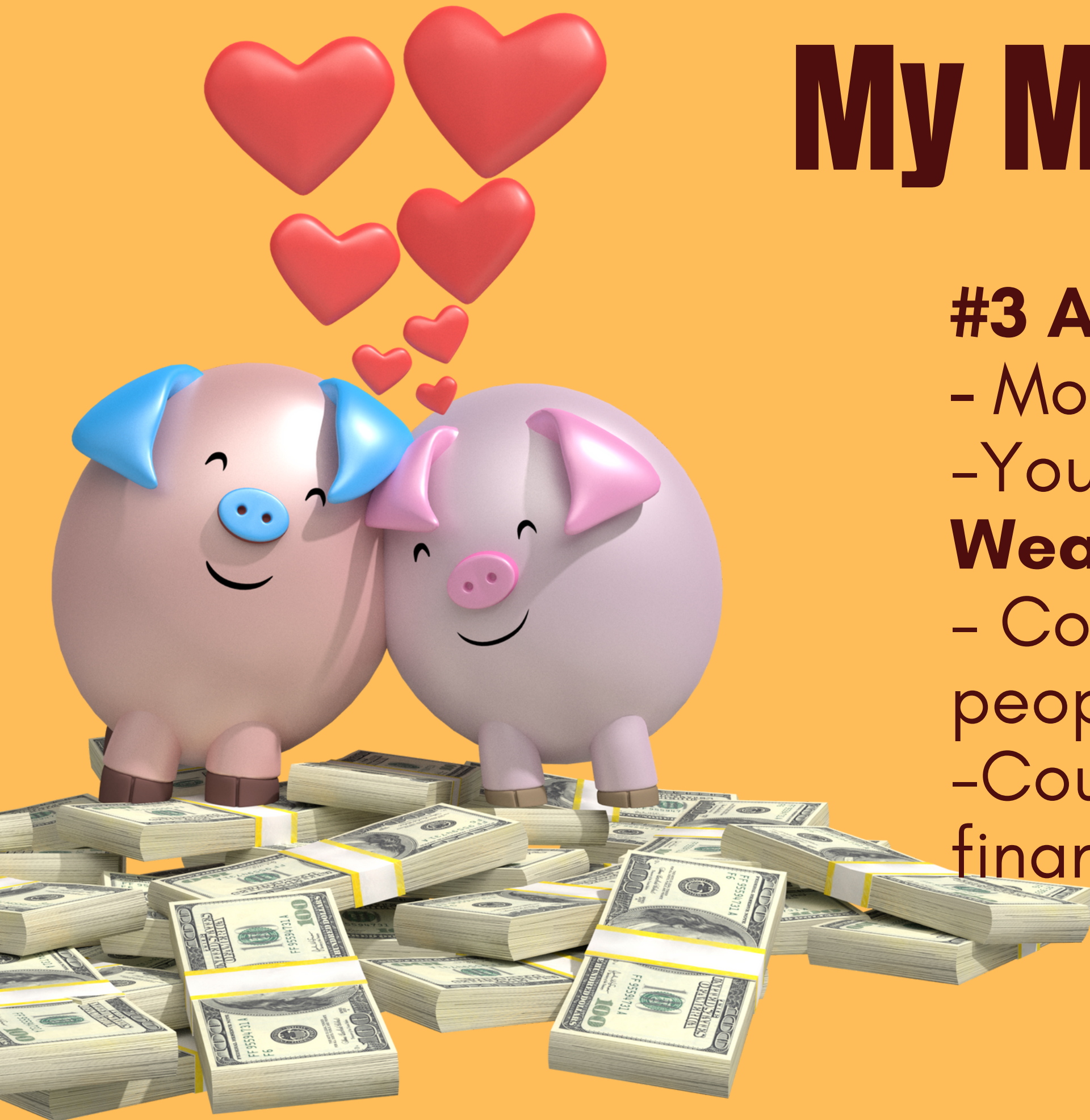
- Over - dependance on money for self - esteem
- Money could become your idol



My Money Language

#2 Amiable

- Money means love
 - You communicate love by sharing
- ### **Weakness**
- Unprepared for the long term
 - Poor money manager



My Money Language

#3 Analytic

- Money means security.
 - You communicate love by saving
- ### **Weakness**
- Could be insensitive to the needs of people.
 - Could be unyielding and legalistic in financial issues.



My Money Language

#4 Expressive

- Money means acceptance and respect.
- You communicate love by spending.

Weakness

- You use money to hide fears.
- You use money to deal with pain.



#1 Surrender your finances to God

#2 Honour your spouse

#3 Financial control and dominance

-Make financial decisions together

-Our attitude towards financial control

We co-own and co-administrate everything we have



#1 Surrender your finances to God

#2 Honour your spouse

#3 Financial control and dominance

#4 Become financial partners

-Agreement and Accountability

#1 Surrender your finances to God

#2 Honour your spouse

#3 Financial control and dominance


#4 Become financial partners

#5 Be careful of debt

-Live within means

-Delayed graduation is one of the most effective personal traits of successful people

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- Honest declaration of our entire financial position
 - Be realistic in your planning
 - Set your goals and targets
 - Consciously make God the Head of your finances**

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- Going out for regular coffees
 - Buying takeaways for daily lunches
 - Insurances
 - Upgrading cellphone contracts

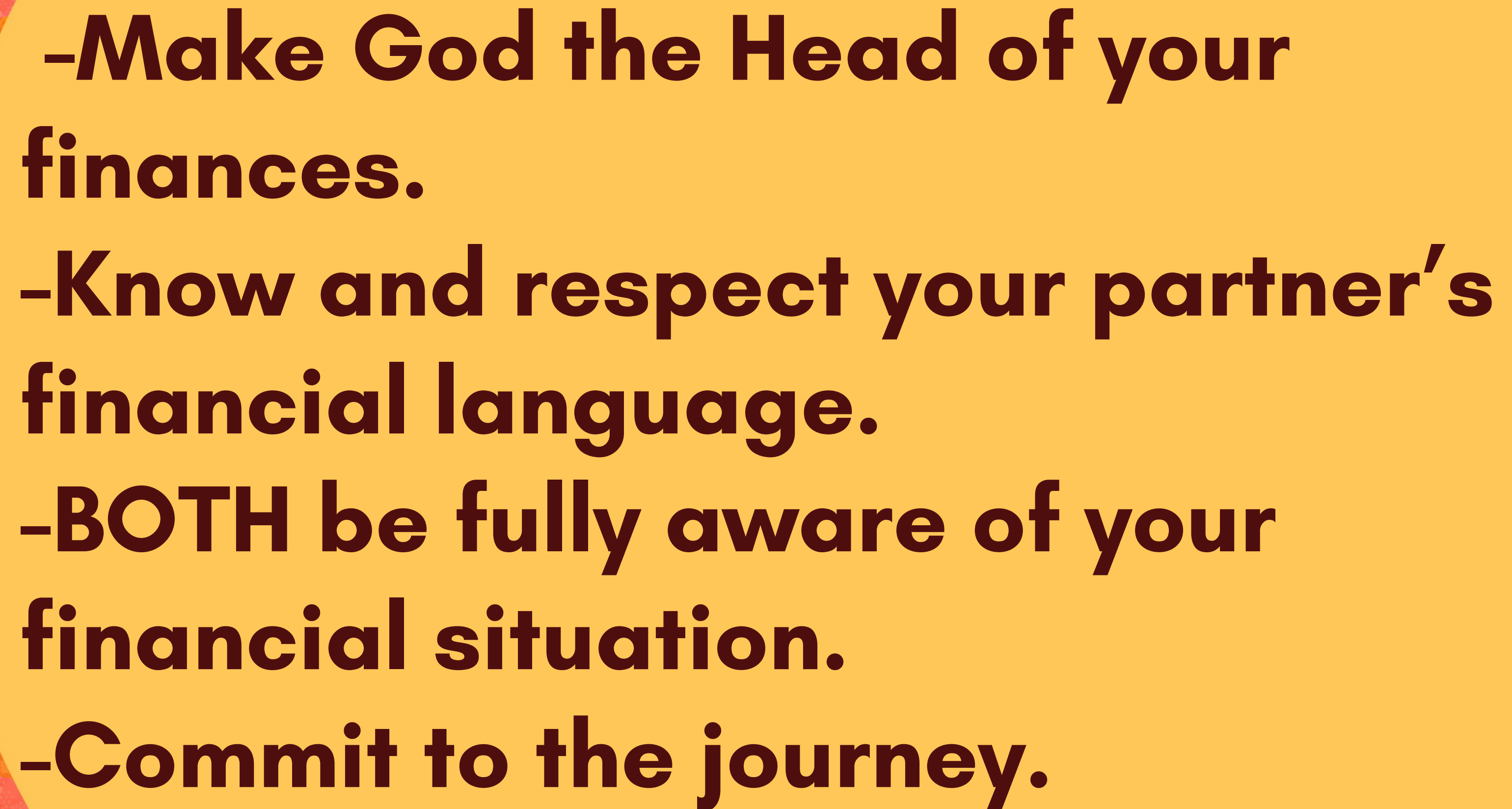


**Municipal Rates &
Taxes
Electricity & Water
Mortgage
Levies
Insurances
Cell phone contracts
DSTV
Home Wi-Fi
Childcare
Bank Charges**

**Groceries
Petrol
Coffees
Entertainment
Extras**



Unintentional sabotage
Intentional / Reckless sabotage

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- Make God the Head of your finances.**
 - Know and respect your partner's financial language.**
 - BOTH be fully aware of your financial situation.**
 - Commit to the journey.**



we use money wisely when
it is - gained honestly;
invested carefully; spent
realistically and shared
joyfully.