

Better Together 5
Finances

[Money Says a Lot About Us.]

Matthew 6:21 “Where our treasure is there shall our heart be also.”
Many marriages collapse under financial strain.
How we handle and relate to finances is vital in marriage.

[Very Practical Advice] – Never leave home without these!

1. Create and maintain a budget
 - Something simple – “what comes in vs. what goes out”
 - 10% Tithe
 - 10% Saving
 - 80% Fixed costs and variable expenses

2. Communicate credit and debt philosophies
 - “While borrowing is not a sin; it’s not always wise.”
 - 2 Kings 4:1-7 (Elisha and the Widow)
 - She had to **borrow** the pots for oil
 - She prospered and returned the pots and paid off the debt
 - If borrowing is a sin, then so is lending
 - Lending to others
 - Matthew 5:42
 - Luke 6:34-36
 - All old testament saints were saved on credit (Abrahams bosom)

3. Communicate Value Differences
 - We value differently
 - Me stuff: hunting/fishing/camping
 - She stuff: hutch/dishes/shoes
 - We budget for “me stuff” **AND** for “she stuff”.

4. Learn to be Content

MEDIA

- If you can't be at peace without it, you won't be at peace with it.
- 1 Timothy 6:5-10 (NKJV)
- Philippians 4:11... "Not that I speak in regard to need, for I have learned in whatever state I am, to be content."

5. Basic Stewardship (1-4)

- Handling wisely what we do have
- Handling; in our hearts, what we don't have, that we see our neighbor has (covetousness)
- Proverbs 3:16 "(Wisdom has two hands)... length of days in in her right hand and in her left is riches and honor."
- Money is a test - Luke 16:8-14 (NKJV)
 - If we can't handle money, we can't handle true riches.
 - Money is the least??? Wow!

Take Away

1. Create and maintain a budget – keep it simple
2. While borrowing is not a sin; it's not always wise.
3. If you can't be at peace without it, you won't be at peace with it.