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[BIBLE TEACHER'S GUIDE: BUILDING FOUNDATIONS FOR A GODLY MARRIAGE: A PRE-MARRIAGE, MARRIAGE COUNSELING STUDY](#)

FROM THE SERIES:

[BIBLE TEACHER'S GUIDE: BUILDING FOUNDATIONS FOR A GODLY MARRIAGE: A PRE-MARRIAGE, MARRIAGE COUNSELING](#)

[STUDY](#)

[← PREVIOUS PAGE](#) | [NEXT PAGE →](#)

7. Foundation Seven: Financial Faithfulness In Marriage

How can couples practice financial faithfulness in marriage? Many Christian couples give their tithe and offering to God but act like the rest is theirs. However, this is an incorrect use of finances. [Psalm 24:1](#) says, “The earth is the LORD’s, and everything in it, the world, and all who live in it.” Crucial to financial faithfulness is recognizing that God is the owner, and we are simply stewards who will one day give an account (cf. [Lk 19:15](#), [Matt 25:19-20](#)). When God created the earth, his intention was for humanity to rule over it under his dominion. To use his resources as though they were ours alone will always lead to unfaithfulness. Because of this predominant mindset among married couples, there is a constant misuse of finances, leading to financial stress.

Financial stress is one of the top reasons for marital conflict and divorce. This was never God’s will. It was God’s will for finances to be a source of blessing and a door for his overflowing grace in each marriage (cf. [1 Cor 9:6-11](#)). But to be faithful and reap the blessings of God, couples must understand and follow God’s plan for their finances.

How can couples practice financial faithfulness in marriage?

In Order to Be Financially Faithful, Couples Must Use Their Wealth to Win Souls for Christ

In [Luke 16](#), Christ taught a parable to his disciples about wealth, to help them be faithful with it. We will consider this parable and apply it to married couples. This is what Christ said in [Luke 16:1-13](#):

“There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’ “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’ “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’ “‘Eight hundred gallons of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it four hundred.’ “Then he asked the second, ‘And how much do you owe?’ “‘A thousand bushels of wheat,’ he replied. “He told him, ‘Take your bill and make it eight hundred.’ “The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. “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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Christ shared the story of an unjust steward who was misusing the master’s money and, therefore, was going to be fired. Because of this, the steward devised a plan to provide for himself when he lost his job. The steward approached his master’s debtors and gave them a discount, with the hope that they would provide for him when he lost his job. It almost appears as though Christ is praising this steward’s dishonesty, but he is not. He praises his “shrewdness”. This steward realized his future was uncertain and acted prudently to prepare for it.

Christ paralleled this with the Christian’s preparation for eternity. Essentially, he said, in the same way the world seeks to provide for their earthly future (through storing up for retirement, making business connections, etc.), Christians must use worldly wealth to “gain friends” who will welcome them into “eternal dwellings” (v. 9).

What does he mean by eternal dwellings? Obviously, he was referring to heaven. Christ understood that to reach people with the gospel, money is needed. For churches to run and reach people in their neighborhood, it takes money. To send missionaries to other countries with the gospel, it costs money. Ministry work costs money. In fact, the Bible teaches those who “preach the gospel should get their living from the gospel” (1 Cor 9:14), meaning our teachers, pastors, and missionaries should be compensated for their work.

But not only was Christ stressing the need for Christians to give money to spread the gospel, he also was giving insight into a faithful steward’s entrance into heaven. Christians who sacrificially give their money to advance the work of the gospel will be richly welcomed into heaven. People from other nations will surround them saying, “Through your support of this ministry, I accepted Christ and my family as well. Thank you.” It seems that in heaven people will have a profound knowledge of what others did for the kingdom (cf. Matt 5:19, Rev 6:9). This shouldn’t be a surprise, since those who do great things on earth are similarly honored. Days are named after them, streets, buildings, etc., and it seems to be similar in heaven. Those who generously give to advance the kingdom will be greatly welcomed and honored.

This should be the desire of every Christian couple. Christ commanded Christians to make friends in eternal dwellings by using their “worldly wealth” (v. 9). This is a calling that couples in developed nations can especially be fruitful in because of the amount of resources available to them.

With that said, Paul shared how the Macedonian churches, even though they were extremely poor, participated in this ministry as well. In 2 Corinthians 8:1-5, he said:

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.

Consider the Macedonian’s wonderful testimony. In order to encourage the Corinthians to give, Paul told them about the Macedonian churches and their extreme generosity. He first clarifies their generosity came from a special work of God’s grace (v. 1). God did a work within their hearts, which enabled them to give generously, even beyond their ability (v. 3). In fact, they pleaded with Paul for the privilege of helping struggling saints (v. 4). Isn’t that amazing? They pleaded for the opportunity to give, even though they were poor themselves, and in this passage, they are forever memorialized for their sacrificial gifts.

That is what God desires for couples in marriage. He desires for them to sacrificially give to advance the kingdom. However, this is only possible if they, likewise, first give themselves to the Lord (v. 5). If couples

hold back their lives, their passions, and their goals from God, then they will also hold back their wallets. When we give ourselves to the Lord, we will start to look more like him, being transformed from glory to glory (2 Cor 3:18). It was God who so loved the world that he gave his only begotten Son (John 3:16). This sacrificial lifestyle of giving should also be seen in his followers as they seek his approval in their stewardship.

The first principle couples must practice to be faithful with finances is to use their wealth to win souls for Christ and to build God's kingdom. Let us read our Lord's words again, "use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" (v. 9).

In Order to Be Financially Faithful, Couples Must Focus on God's Reciprocal Blessings to Givers

After commanding his disciples to use their wealth to win souls, Christ gave them reasons why they should practice this. He says,

"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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

[Luke 16:10](#)

He essentially said that if the disciples were faithful with their money, God would richly reward them with "true riches" on earth and in heaven, but if they were unfaithful, he couldn't trust them with more. We see this every day in our work world. A person starts working at a company with an entry level job. He works hard and is promoted by his manager. Good managers realize that those who are faithful with the small tasks will also be faithful with greater tasks. Therefore, they promote faithful workers and give them more responsibility. However, the unfaithful often lose responsibility and possibly their job. Similarly, God, our master, always watches how his children handle his money, and those who are faithful, he rewards with true riches.

What are the "true riches" God rewards his faithful stewards with? It probably refers, in part, to riches in heaven. In [Matthew 6:19](#), Christ commanded Christians to store up riches in heaven that moth and rust cannot destroy. Similarly, in the Parable of the Minas, the faithful stewards received cities in the coming kingdom ([Lk 19: 17, 19](#)).

With that said, true riches refer to much more; it also refers to the discipleship of souls. Those who are faithful with money can be trusted with leading people, training them, caring for them, etc. This is part

of the reason God requires elders to not love money and to run their own household well ([1 Tim 3:3-4](#)).

Running one's household well includes faithfulness with finances. If a person is unfaithful with finances, he will be an unfaithful steward of people. However, when one is faithful with finances, God can entrust him with discipleship opportunities.

Furthermore, true riches probably refer to understanding and teaching the Word of God. Those who are faithful stewards of money will be faithful stewards of God's Word. And those who are not faithful will wrongly interpret and misuse Scripture.

Lastly, we gain more insight on "true riches" by considering Paul's teaching about God's promises to givers in [2 Corinthians 9:7-8](#). He says:

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And 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.

What other riches are bestowed upon those who faithfully give to populate the kingdom?

- God promises to love those who are cheerful givers (v. 7). One might ask, "Doesn't God love everybody?" Certainly, but God only takes special pleasure in some (cf. [James 2:23](#)). He loves a cheerful giver—somebody who is happy to give. When we are liberal givers, we reflect God, which gives him great pleasure. This should be a motivation for couples.

God promises to give grace to meet all the needs of cheerful givers (v. 8). It says that God will make "all grace abound" so they have "all" they need. Many marriages struggle with lack simply because they are not faithful givers. In [Malachi 2:8-9](#), God brings a curse on the Israelites as a consequence for robbing him in tithes and offerings. No doubt, many couples are similarly under a curse for robbing God.

- God promises to give grace to abound in "every good work" to cheerful givers. When he says there will be grace for "every good work," that includes much of what we have already considered. God will grace them with souls to shepherd and a growing understanding of Scripture. He will even give them grace to have a healthy marriage. Surely, marriage is a "good work" that God wants to lavishly pour his grace upon.

A couple who faithfully uses their little (money) to build God's kingdom will receive much (true riches). Through proper use of finances, a couple opens the door to an overflowing amount of grace given by God to and through their marriage. This principle is the door to great spiritual riches, great grace, and approval from God over a couple's stewardship.

In Order to Be Financially Faithful, Couples Must Not Love Money

To be faithful with finances, couples must also not love money. The desire for wealth and success can pull people away from God and, therefore, pull marriages apart. After teaching his disciples about how to use their money, Christ warned them by saying this:

No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

[Luke 16:13](#)

Christ wanted the disciples to be aware of the danger of loving money. Similarly, Paul warned his disciple Timothy. He said:

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 griefs.

[1 Timothy 6:9-10](#)

Paul warned Timothy of the consequences of loving money. Many plunged themselves into ruin and destruction because of it. Some even wandered from the faith and pierced themselves with countless griefs. Certainly, this has happened to many marriages as well.

In order to be faithful stewards of God's finances, couples must not love them. The apostle John said:

Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world.

[1 John 2:15-16](#)

It is not that money or material possessions are necessarily bad in themselves. They are neutral; however, our hearts are bad. Our hearts are prone to ungodly cravings, lusts, and pride, which pull us away from God. And, when couples are pulled away from God, they will also be pulled away from one another.

It is good to think of marriage like a triangle. God is at the peak and the husband and wife are on opposite ends. The closer the husband and wife get towards God, the closer they will, by necessity, be with one another. But the farther they are away from God, the farther they will be from one another.

Love for money and treasures have a tendency to pull couples away from God and from one another. Christ clearly said, “You cannot love both. You can only have one master.”

Unfortunately, many couples fail to heed this warning, leading to rotten fruits in their marriage. In many homes, the husband works long hours to provide a better living for the family. However, work keeps him from spending quality time with his wife and children, and it also keeps him from being involved in church. Slowly, money becomes his god, and it destroys his relationship with his family. Many times the wife shares the same lust for more. In order to have more or to maintain what they have, both mates work long hours and the children are neglected, creating bitterness, resentment, and anger in their hearts. For this reason, we are raising a generation of rebellious children who are apathetic towards spiritual things and disrespectful towards authority. The god of money is destroying the home and, therefore, society.

Why is this so common among families? It’s because riches have a tendency to deceive us. In the Parable of the Sower, Christ described the seed of the Word of God being sown into thorny ground. He said the worries of life and the “deceitfulness of wealth” choke the Word and make it unfruitful ([Matt 13:22](#)).

How do riches deceive people?

1. Riches deceive people into thinking only more will satisfy. How much is enough? The answer always is, “Just a little more.” Therefore, people spend their lives trying to gain and find satisfaction in money and things, which only leave them unsatisfied.
2. Riches deceive people by blinding them (cf. [Matt 6:21-23](#)) and distorting their values. People start to put career and securing wealth above God, family, and people. This is because they have been blinded by their greed. Many times this leads them to do anything to gain wealth including breaking the law and hurting people.
3. Riches deceive people by promoting pride in those who possess it and insecurity in those who do not. The wealthy tend to exalt themselves and look disdainfully upon those who have less. In contrast, the poor often feel insecure and exalt the wealthy.

In order for couples to be faithful with their finances, they must not love money. Stress over money is one of the highest reasons for divorce because of its tendency to steal the hearts of one or both mates in marriage. Many in the church are really following money instead of God. Money dictates where to live, where to go to school, what job to take, where to go to church, who to marry or associate with, etc. We cannot serve two masters. The master, money, will destroy one’s relationship with God and therefore one’s marriage. The Master, God, will enhance and enrich both, if we allow him.

How can we tell if money is our master? We can tell by how we use our money. Christ said, “For where your treasure is, there your heart will be also” ([Matt 6:21](#)). Where people put their money shows where

their heart is. Faithfully investing money into the kingdom demonstrates a heart for God. But those who primarily invest their money into the things of this world reveal a worldly heart. Therefore, we can tell who our master is by looking at our bank statements.

What does your use of money say about your heart and your relationship with God? Do you love God? Or do you love money and the things of this world? Loving money and the things of this world will grow weeds in your relationship with God and your marriage.

In Order to Be Financially Faithful, Couples Must Practice the Discipline of Simplicity

In addition to not loving money, couples must guard their hearts by practicing the discipline of simplicity. Because of our tendency to love treasures (cf. [Matt 6:21](#)), Christ commanded his followers to not store up riches on the earth. He said:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.”

[Matthew 6:19-20](#)

To not store up treasures on earth is to practice the discipline of simplicity. How this is implemented will vary between each Christian. The disciples sold all in following Christ (cf. [Lk 12:32](#)), where others simply practiced moderation (cf. [1 Tim 6:17-19](#)).

Now again, there is nothing intrinsically wrong with treasures, but there is something intrinsically wrong with our hearts. Therefore, Christ commanded Christians to not store up wealth, or anything that is a treasure, to protect our hearts.

What about saving? Does this mean that Christians should not save? Absolutely not. Scripture teaches us to save in order to meet our needs. Proverbs calls for us to consider the ant, how it stores up during the summer harvest for the winter (6:6-8). And so should Christians.

Then, what did Christ mean by the command to not store up treasures? What does it mean to practice the spiritual discipline of simplicity?

1. Simplicity means we should not trust in our wealth to provide for us ([1 Tim 6:17](#)). God is our provider.

When Satan tempted Christ to turn stones into bread, he replied, “Man does not live by bread alone but

by every word that comes from the mouth of God” ([Matt 4:4](#)). God is the one who commands the door to open for a job, a raise, a scholarship, housing, etc., in order to meet our daily needs. We must trust in him. Sadly, many couples are kept from doing God’s will simply because their trust, really, is in their finances, their job, or their retirement.

2. Simplicity means we should practice moderation in our time devoted to the treasures of this world. Paul said that we should use the things of this world but not be “engrossed” in them ([1 Cor 7:31](#)). Video games, social media, Internet, and other creature-comforts have a tendency to consume people’s hearts—creating distance in their relationship with God and their spouse. Moderation must be practiced.

3. Simplicity means we should practice moderation in our accumulation of wealth and the things of this world. We should consider this when purchasing clothes, electronics, cars, furniture, homes, etc. James rebuked the early church for disobedience to Christ’s command. He said the wealth they had stored up would testify against them in the last days. [James 5:1-3](#) says this:

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

4. Simplicity means we must, at times, rid ourselves of certain treasures. With the rich man, his love for riches was keeping him from being saved ([Matt 19:21-23](#)). Wealth was his god. Therefore, he was commanded to leave his riches and follow Christ. Similarly, couples may have to make hard decisions about money, hobbies, career, etc., to really protect their relationship with God and one another.

What are your treasures? These have the potential of creating distance in relationships with God and your spouse. Many wives lament that their husbands spend so much time working, watching sports, spending time on the Internet, or playing video games. Many husbands feel like the home, shopping, beauty products, etc., get more attention from their wives than they do. Wealth and treasures have their proper place (cf. [1 Tim 6:17](#)). Each couple must pray about and discern what the discipline of simplicity will look like in their marriage.

Some couples may feel called to sell all they have so they can focus on the kingdom, as the disciples did ([Lk 12:32-33](#)). Others may feel called to give up certain treasures ([Matt 19:21](#)) or to simply practice moderation with everything ([1 Cor 7:31](#)). We must be careful to not judge others for their convictions in

this area (cf. [Matt 7:1-2](#)). Christ has called all his disciples to not store up ([Matt 6:19](#)). How has God called you to implement the discipline of simplicity to protect your hearts in marriage?

In Order to Be Financially Faithful, Couples Must Practice Living Debt-Free

The next principle couples must practice is staying debt-free. [Romans 13:8](#) says, “Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law” (KJV). The NIV translates it, “Let no debt remain outstanding, except the continuing debt to love one another.”

It is very interesting to consider the practical implications of this verse. Many people want to love others through giving liberally and serving radically but feel like they can't because of debt. They have a house payment, car payments, college payments, credit card payments, etc., which keep them from paying their “continuing debt of loving one another.”

In order to liberally give and radically serve, couples must pay their debts and practice staying out of debt. This may call for significant life changes. For those still going to college or graduate school, this could mean going to a less expensive, and possibly less reputable, university to lower debt. It could mean being resourceful by finding ways to lower college debt through obtaining scholarships, working while in school, lengthening the time it takes to finish, living inexpensively, etc.

For others, staying out of debt could mean buying a used car and avoiding car payments. I heard a famous TV show host say one time, “I never purchase a new car! It drops thousands of dollars right after leaving the lot. I let somebody else buy it new, and then I buy it cheaper with low mileage.”

For others, it could mean renting instead of buying a home or not buying their “dream home”. It should be noted that though the norm in today's society is to own a home, it might not be God's will for you.

Abraham never owned a home; he lived in tents though he was a rich man ([Hebrews 11:9](#)). It was also normal in Abraham's time to own, but he chose not to because he saw himself as a pilgrim waiting for his heavenly home. [Hebrews 11:9-10](#) says this about him:

By faith he made his home in the promised land like a stranger in a foreign country; he lived in tents, as did Isaac and Jacob, who were heirs with him of the same promise. For he was looking forward to the city with foundations, whose architect and builder is God.

Christ also did not own a home. It probably would have hindered his ability to minister. He once declared, “Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his

head” ([Luke 9:58](#)). It has been a common practice throughout the centuries for ministers to not own to be more available for God’s purposes.

Whenever a person is in debt, he is a slave to the lender ([Prov 22:7](#)), which comes with restrictions.

However, Scripture commands us to only be slaves of God (cf. [Matt 6:24](#)) and to avoid being slaves of others ([1 Cor 7:23](#)). Debt will often deter your allegiance from God and keep you from paying your continuing debt of loving others ([Rom 13:8](#)).

How is God calling you to practice staying debt free?

In Order to Be Financially Faithful, Couples Must Practice Increasing Their Giving to God’s Work

The last principle couples must practice to be faithful with their finances is continually seeking to increase giving. Typically, when Christians get more money, they respond just like the world. They put their money into a bigger house, nicer car, new clothes, the newest phone and electronic gadgets, etc.

However, Scripture teaches God blesses us so we can bless others (cf. [2 Cor 8:14-15](#), [Gen 12:2](#)) and that we should continually increase our giving. Listen to what Paul told the Corinthians about giving:

Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

[1 Corinthians 16:1-2](#) KJV

Paul told the Corinthians to give as God “prospered” them or it can also be translated “in keeping with your income.” When God prospers a couple, they should increase their giving. In fact, Paul taught this same principle in [2 Corinthians 8:7](#), “But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also *excel in this grace of giving*.” He said in the same way Christians continually seek to excel in godly virtues, they should continually seek to excel in the grace of giving.

When a couple gets married, it should be their goal to grow in their giving every year, if the Lord wills. They should periodically look at their finances and discern if the Lord is calling them to increase their offerings. With that said, unplanned events or a decrease in income may require a decrease in giving. But, in general, God’s desire is for couples to grow in giving.

Are you desiring and trying to consistently grow in your giving? What changes need to be made to give more?

Conclusion

God, our master, is returning, and when he does, there will be an accounting of our financial faithfulness. Have you been faithful stewards of the Lord's money? If couples are going to be financially faithful, they must understand and follow God's plan for their finances.

1. In order to be financially faithful, couples must use their wealth to win souls for Christ.
2. In order to be financially faithful, couples must focus on God's reciprocal blessing to givers.
3. In order to be financially faithful, couples must not love money.
4. In order to be financially faithful, couples must practice the discipline of simplicity.
5. In order to be financially faithful, couples must practice living debt-free.
6. In order to be financially faithful, couples must practice increasing their giving to God's work.

Financial Faithfulness in Marriage Homework

Answer the questions, then discuss together.

1. What was new or stood out to you in this session? In what ways were you challenged or encouraged? Were there any points/thoughts that you did not agree with?

2. Typically, in each marriage, there is a saver and a spender. Discerning this and talking about it beforehand may help protect your marriage from some bumps and bruises down the road.

How do you typically use your money? What do you spend it on? What percentage do you save? What percentage do you give to the Lord's work? What about your mate?

3. Who would you consider the spender and the saver in the relationship? Do you have any concerns about your spending or saving habits? How could you improve your spending and saving?

4. Do you have any concerns about your spouse's spending or saving habits? In what ways could your spouse improve his or her spending and saving?

5. What would you consider "treasures" that potentially could steal your heart away from God and your spouse? This could be anything that consumes your thoughts and time such as: relationships, Internet, school, clothes, movies, music, video games, money, work, success, etc. How do you feel God is calling you to be more disciplined in these areas? What about your mate?

6. Imagine that you were approached to help persecuted Christians in North Korea. Christians there are being raped, killed, and imprisoned every day. Finances are needed to support underground missionaries to teach the Word, bring Bibles in the country, and to minister to the persecuted and oppressed. You have committed to helping this cause for the next five years in conjunction with faithfully giving to your church. What lifestyle changes can you make now to live more simply to give more? How can you and your mate be more economical? Consider that both of you are working unless you know one partner will not be.

7. Consider the possibility that you and your spouse will have a baby within two years and you will have to live on one income. Could you live on one income? What could you do to cut down expenses in order to promote greater savings? Are you willing to live in an apartment instead of a house? Are there any long-standing debts that it might be prudent to pay off now? Are there trainings, schooling or other preparations that you should complete to be more economically stable in the future?

Consider that it is always good as a lifetime practice to budget as though you only had one income, not only for pregnancy, but sickness, loss of job, unforeseen problems, etc. Write down a plan to *prepare to live on one income throughout marriage*.

8. Consider the possibility of being a couple that always wants to increase their financial giving to kingdom work. A wise practice to consider with your giving is to begin by giving a tithe, and as God prospers you, increase it (cf. [1 Cor. 16:2](#), [2 Cor 8:7](#)). Pray and ask God what percentage to start with in your giving and what percentage you want to reach by living simply over the next five years?

9. [Proverbs 27:23-24](#) says, “Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.” It is a good practice to always budget so you know the amount of money you have, where it is going, and your short-term and long-term goals for it. If you don’t always know the condition of your flocks, a great loss could cause unexpected stress on your family.

Make a sample budget taking into consideration that you are married and living either in an apartment or a house. Include such things as: tithe and offerings, savings, cell phone, rent or mortgage, gas, food, insurance, fun, etc.

10. How much will it cost to live comfortably, save, and generously give to the Lord? Are there any concerns and/or adjustments that might need to be made?

11. After completing this session, how do you feel God is calling you to pray for your marriage? Spend some time praying.

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