

# I Do

Turning what **JESUS DID**  
into what **I DO** in marriage.

Week 7  
**Communicating  
about finances  
in marriage**

**OUTLOOK CHURCH**

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Encourage the group to take turns reading and answering questions. It is best to ask the questions as they appear instead of waiting till the end

**TOPIC : Communicating about Finance in marriage**

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**TIME TO PONDER:**

This week we are going to be looking into learning to communicate with your spouse in regards to finances. This is essential as the results of neglecting this area can silently kill your marriage.

## *Gen 4:2-5*

*Now Abel kept flocks, and Cain worked the soil. 3 In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. 4 And Abel also brought an offering—fat portions from some of the firstborn of his flock. The Lord looked with favour on Abel and his offering, 5 but on Cain and his offering he did not look with favour. So Cain was very angry, and his face was downcast.*

The first murder in the Bible came about due to a lack of understanding about finances. Finance can motivate a lot of evil acts. For Cain it led to murder. For us it can just as easily lead to sin.

## *Genesis 4:8*

*8 Now Cain said to his brother Abel, "Let's go out to the field." While they were in the field, Cain attacked his brother Abel and killed him.*

Finance and how it is handled are crucial to marriage.

Communication is an exchange of information. Often due to not communicating about finances we can bring baggage relating to finance into our marriages.

We all have a money bias, based on our backgrounds. How your parents handled finance. For example did they just spend or did they save. Let's look at some areas in regards to money bias that we need to discuss in our marriages.



- What life experiences have shaped how you handle finances. Did you grow up well off or just scraping by?
- Do you have an unhealthy view on debt? For example I am happy to be in debt as long as I look successful to my family and friends. This will just lead to bondage and you getting deeper and deeper into debt.
- Are you expected, due to unreasonable family demands, to help out extended family to the point where you are unable to cover your own expenses?
- Are you financially unfaithful? This is tantamount to infidelity. For example, you have a secret account so that your

spouse cannot see what you are spending money on?

- Do you have a poverty mentality, that scrimps and saves to the point of withholding from those you love?
- How do you deal with generosity? Is one of you someone who will give away to the point of putting pressure on the family finances?

If any of these we can identify with, we need to stop and start again with a fresh Biblical view of how to run our finances and set out our financial values as a couple together.

**Question 1: What financial bias are you bringing or have brought into your marriage?**

**TIME TO REFLECT:**

How then do we build a Biblical Mindset?

*Matthew 25:14-18*

*“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of*

*gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money.*

1. Firstly acknowledge that God is the source of finance and wealth. Not us.

*1 Chronicles 29:14*

*14 "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

All we have belongs to God. God is our provider.

2. Realise that God entrusts us with finance. The finances we have been given have been entrusted to us. He has given



us responsibility to oversee the finances given to us. For example Joseph was entrusted with all the finance of Potiphar's house. He proved worthy of that trust and later oversaw the finances of all of Egypt. We need to make peace with the fact that not all people receive the same amount. But whatever we receive we are to manage it well. If we do this God is able to entrust us with more.

3. We need to have a mindset of fruitfulness.

*Matthew 25:19-30*

*“After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of*

*gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’*

*“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’*

*“The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’*

*“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’*

*“Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have*

*not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'*

*"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.*

*"So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'*

Be fruitful with what you have been given.

If you find yourself in debt. Make it a priority to get out of debt. Debt keeps you poor because you are constantly paying interest into another man's pocket. Do not let debt rob you from living a life of fruitfulness and generosity.

**Question 2: How faithful have you been with what God has entrusted you with? Are you able to give generously or is debt crippling you?**

**TIME TO DISCUSS:**

*Genesis 2:24-25*

*That is why a man leaves his father and mother and is united to his wife, and they become one flesh.*

Adam and his wife were both naked, and they felt no shame. This is how our finances should also be in our relationships.

We need to openly reveal all finances to your spouse. Regardless of who works or doesn't in the relationship. Make decisions together equally regardless of who earns more.

Parents - Must release your kids to make their own financial decisions and mistakes. Trust what you have invested in them. Allow them to work out their own values.

Children - don't run to your parents to make your decisions. Take advice, but you make a decision as a couple and then take responsibility for the decision you have made.

Trust for agreement when making decisions regarding financial decisions. Wait till both have peace for a financial decision.

**Question 3: Examine who makes the financial decisions in and for your marriage. If it is not you both as a couple what are you going to do to rectify this?**

### **ACTION STEP**

It's time to talk about finances as a couple. Identify which of you is better at running the



day to day finances. Stick to what you have decided to do in regards to finance even if it is hard and may mean downsizing. Long term you will be better off financially.

Identify your financial values that you have as a couple.

- What you are happy to spend money on.
- What you need to cut back on.
- How you are going to deal with debt.
- How you want to sow financially.
- What principles you want to instil in your children?
- What happens if one of you passes away.  
What provisions are in place for the family?

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