Course Schedule
Class 1: The Purpose, Power, and Paradox of Marriage
Class 2: The Shape of Marriage (Gen. 2, Eph. 5:22-33)
Class 3: Marriage and Sin (Gen. 3)
Class 4: Beauty in a Fallen World (1 Pe. 3:1-7)
Class 5: Grace in Marriage
Class 6: Communication
Class 7: Conflict
Class 8: Sex in Marriage
Class 9: Money and Marriage
Class 10: Children and Marriage
Class 11: Infertility
Class 12: The End of the Dream?
Class 13: Panel Discussion

A few good books on money (3rd and 4th are focused on marriage)

- *Money Counts* by Graham Beynon
- *Managing God's Money* by Randy Alcorn
- *The Marriage Challenge: A Finance Guide for Married Couples* by Art Rainer
- *Family Money Matters* by John Temple

If you have questions or comments on this class, please contact Jamie Dunlop at jamie.dunlop@capbap.org or Mark Kalenak at mdkalenak@gmail.com.

Marriage Core Seminar, Class #9
Money and Marriage

I. Money is a Spiritual Issue

All of life (including finances) falls under the lordship of Christ

Our goal: to be responsible with what God's entrusted to us without putting our hope in money (Prov. 11:28)

> "**17** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. **18** They are to do good, to be rich in good works, to be generous and ready to share, **19** thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life." – 1 Tim. 6:17-19

II. The Family Budget: A List of Values

A budget is a list of values → it is primarily a spiritual tool, not a financial tool. In marriage, it is a communication tool.

When we fight over money, we are fighting over values.

Three common challenges:

1) Your financial values are primarily intuitive.

2) Your financial values feel more moral than they really are.

3) Your financial values are deeply rooted in your upbringing.

A family budget is a shared value system.

A family budget helps prevent most marital conflict about money because it takes financial conversations from being *reactive* and *constraint-driven* to *proactive* and *opportunity-driven.*

III. The Family Budget: Leadership and Operations

The husband is the spiritual leader of the family, so he is ultimately responsible before Christ for the family's money.

- Leading the process.
- Leading in regularly reviewing finances.
- Leading in sticking to a budget.
- Leading in breaking the budget.
- Leading in planning for the future.
- Taking responsibility as the primary provider.

Husband and wife operate as a team. But leadership and responsibility are with the husband.

IV. The Family Budget: Tool or Weapon?

Finances as a weapon:

- Hiding
- Controlling
- Attacking

The budget as a tool

1. To build trust
2. For communication
3. To bridge value differences
4. For working through the unexpected
5. For saving (Prv. 21:20, 6:6-8) and managing debt (Prv. 22:7)
6. For giving
    - Giving to your church (Gal. 6:6)
    - Giving to those in need (Prov. 3:27, 1 Jn. 3:17)
    - Giving to invest in relationships.

    All we have belongs to God (Ps. 50:10-12); we want to invest in what is to come (Matt. 6:19-20); we want to excel in the grace of giving (2 Cor. 8:7-9).

A note for the engaged or newly-married

V. The Heart of the Matter

"Where your treasure is, there your heart will be also." – Matt. 6:21

Let us be "rich toward God" (Lk. 12:21)