

GOD-DESIGNED MARRIAGE

Building Block #7 – The Cash

Once upon a time there were three little pigs who each built a house. One pig used straw to build his in a single day. Another built his house of sticks in three days, allowing them plenty of time to play. But the last and oldest pig built his house of bricks, slowly and painstakingly over the course of a few weeks, while his two brothers looked on and laughed at him for taking so much time and effort. However, one day a big bad wolf comes and like a storm, blows the houses of sticks and straw down like a house of cards, and they have to bite their tongues as they move in with their older brother.

You know why I like that story? Because there's so much wisdom in it. To do things right, it takes hard work and discipline—the ability to say no to the easy road of instant gratification and say yes to doing what is right and in the long-term going to bring the greatest blessing. It reminds us of Jesus' words in Matthew 7:24-26 doesn't it? Where Jesus compares those who listen to His words *and act on them* versus those who listen to His words but do not act on them. Those who listen *and act* on His Word are those who build their houses on the rock and those who don't, like those who build on the sand. When the rains and wind come, only one is left standing.

In our God-Designed marriage series we've been looking to build strong marriages and homes. But every marriage is also going to face some storms and the storms test what we've used to build our marriages with. One of the most frequent storms that test marriages are financial storms, which is why we are going to lay now our **7th and final Building Block** called "**The Cash**," looking at marriage and money principles to handle God's money God's way. Last week I said that I expected this to be our last message in this series, but it morphed turned into 2 parts. Lord willing, it is our last building block though.

And since it is our final building block, I want to remind us and those who are just joining us, of where we've been. First, we laid the **foundation** by looking at **The Culture**, comparing culture's ideas of marriage with **God's design** for marriage. Marriage is not a social or cultural construct, but something God created before cultures ever developed right there in Genesis 1 & 2. If we want God's blessing on our homes and society, and want to experience the fulfilling oneness and intimacy we desire from our marriages, we have to do marriage His way. On that foundation we have placed **6 Building Blocks**:

- **The Canvas** (how marriage paints a heavenly picture of the Triune nature of God and Christ & the Church)
- **The Covenant** (marriage is not a contract, but a lifelong covenant)
- **The Charge** (Biblical roles; God has charged the husband to lovingly lead his wife and the wife to respectfully help her husband)
- **The Care** (preventing unnecessary conflict and responding to conflict)
- **The Closeness** (the intimate side of marriage and some tips to staying pure)

- **The Children** (how together, we can rear children God's way)
- **The Cash** (together, managing God's money God's way)

If I was going to do an 8th building block, I would call it "The Coffee" because healthy marriages need coffee and conversation (just kidding, but not really). All joking aside, money is a major stumbling block for marriages. If you look at any of the statistics taken on why marriages end in divorce, the big bad wolf of financial troubles is always near the top as a contributing factor. Many have said it's the number one reason for divorce, the reason for 50% of marital failures, and the #1 topic couples argue about. Financial problems drain us mentally, emotionally, spiritually, physically and when you combine the financial stress with some other unresolved conflict, it's the perfect storm for a marital crisis. And most couples start off on the wrong foot because they've spent \$25,000 on the wedding and \$6,000 on the rings.

You know, we are privileged to live in the greatest country in the world with freedom and opportunity and wealth like no one has ever known in the history of the world. As great as that is, it has also become a terrible snare because many couples in the U.S. are sadly still living paycheck to paycheck, have a pile of debt, little or no savings, and the result is many marriages ending up like the houses of straw and sticks. The problem we have in America is one of contentment. Too many couples trying to keep up with the Joneses and trying to keep up with our moms and dads, who took decades to get where they are. Proverbs calls this building your house before building your barn. Dave Ramsey says we have a problem with *buying things we do not need with money we do not have to impress people we do not like...* and it turns the dreamhouse into a nightmare. And it's not Capitalism's fault by the way. In most cases, we have just plain overlooked the common-sense biblical money principles that God and our Great-Depression grandma tried to pass down to us.

I like to think of money like a **magnet**. Magnets, if used one way can repel and push each other away. But if you use magnets another way, they will become one and stick together. That's why I'm excited to talk about money and marriage today. Money can be an exciting way to glorify God nearly every day in our use of it. Married couples can be such a powerful, God-glorifying team with their finances! If a husband and wife can be on the same biblical page in their finances, it can bring a couple together closer than they've ever been and transform their lives and others! Howard Dayton, founder of *Crown Financial Ministries* writes in his book *Money and Marriage God's Way*, "*The twin subject matters here – money and marriage – are too important to take lightly. We're not just talking about dollars and cents here... we're not just talking about credit cards, budgets, and number crunching; we're talking about lives. We're talking about precious lives of your wife or husband and your children and grandchildren – perhaps of generations to come. How you handle your marriage in the context of finances – and how you handle your finances in the context of marriage – will go a long way toward determining whether or not you will have a life that is really worth living.*"¹

Money is something we deal with nearly every day. We use it. We work for it. We think about it every day. That's why the Bible talks so much about money. Jesus talked more about money than

heaven or hell combined² and money is mentioned more than 2,000 times in the Bible. That's because God wants us to know how to use it and use it right so that it's a blessing and not a curse. He wants us to have an abundant life where we aren't shackled by debt and can give generously. What we think about money and how we use money is also a very telling expression of where our hearts are at with God. It can be something we live for—it can become our god—or something we can use to glorify God with. And I'll say this: if you start getting financially fit, I guarantee it will cause you to get fit in other areas of your life like your diet, your marriage, and your relationship with God. You start getting your money in order and you might just get your life in order.

Now we're primarily focusing on how a married couple can manage money God's way together, but I'm also glad our college students are here because there is a student loan crisis in the U.S. Right now, the total federal student loan debt in the U.S. is over \$1.7 trillion dollars.³ Some people are paying more on their student loans than on their mortgage, expecting to die with a student loan payment. Every minute more students are defaulting on their student loans because they're like paying a second mortgage. I don't say that to scare you students but to get you thinking about paying them because you can't expect the government to bail you out. I don't know much about CSC and how expensive it is. I'm sure the choice to go here is much more modest than universities and you won't live with the debt the rest of your life but I would like to challenge you to work hard and apply for scholarships so you can pay off your debt before graduation and/or marriage. If you want something good to watch, watch *Borrowed Future*. It's an award winning documentary by Ramsey on the student loan crisis.

Anyway, in our first major heading today and first step on the road to purpose and peace in our finances is to understanding that God is the Master and Owner of everything.

I. GOD'S PART: MASTER.

God is the **Master** and Owner of everything, and we are simply **stewards** of His. We live in a Master/steward relationship. A steward is someone who is entrusted with something that belongs to someone else. They are the manager, but not the owner. We tend to think that our money is ours and I give God *His* portion of it—His tithe, right?—but in reality, *everything* belongs to God, including *all* of my income. Not just the “tithe”.

In **1 Chronicles 29:11-14** David and the Israelites are bringing an offering to God to build the temple and in his prayer, you see his view on money and possessions: *“Yours, Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. But who am I and who are my people that we should be able to offer as generously as this? For all things come from You and from Your hand we have given You.”* So all things come from God and whenever we give to Him, we're just giving back what He's already given us. In **Psalm 50:9-12** God says, *“I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every*

bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.”

Biblical Money 101: Everything belongs to God, even “our” money.

You might say, “*Well, I worked hard to earn that money.*” That’s true! And God’s Word would say that is your **reward** for hard work (Prov. 15:27; 16:8; 20:14; 21:5-6; 22:1; 24:30-34; 28:6; Ecc. 5:19; 2 Thess. 3:7-12). But remember that even the breath and the life and the skill you used to work hard comes from God. He is the one keeping your heart beating and has equipped you. God is Creator and sustainer of everything, including you. All life, all matter, and all breath comes from Him. He is not dependent on anyone or anything for His existence. He does not need us or anything we have. He is the great I AM, the self-existent one, creates from nothing.

And this is greatest truth we need to embrace as we get into finances because if you appropriate this (that is, mentally you take hold of it and believe it), your **attitude** towards your money and all your possessions is going to change. Technically, you don’t own anything. Your money is not your money. It is God’s money and you simply become a **steward** of God’s resources, just like Jesus talks about in the parable of the talents (Matt. 25:14-30). When you get this, you develop a steward’s attitude. You start asking, “*How does God want me to handle His money?*”

When you get this, it can transform your marriage:

- We’re *less likely* to **fight** over stuff that doesn’t belong to us.
- We’re *less likely* to be **emotionally attached** to things.
- We’re *less likely* to be **proud**, thinking I’m the sole the captain of my destiny.
- We’re *less likely* to **fear**, wondering if we’ll ever have enough or fear when we go through some difficulty like the loss of a job or medical bills pile up or expensive home repairs. We know our God is Jehovah Jireh, the God who will provide for all our needs (1 Tim. 6:8; Phil. 4:19)—not all our *wants*, but our *needs*.
- We’re *more likely* to be **content**. If God decides to entrust us with more, great! Praise God! If our house goes up in smoke and God takes it away, we can trust Him! We know He’s in control and all things work together for good (Rom. 8:28). We can be more like John Wesley who when his house burned down said, “*The Lord’s house burned. One less responsibility for me!*”
- We’re also *more likely* to **give** because we trust God and not money. Giving is a joy and a way of saying, God is first in my life and I trust Him to take care of me as I give.
- We’re *more likely* to be **faithful** and **prayerful** with money. 1 Corinthians 4:2 says, “*It is required that stewards be found faithful.*” If we’re faithful with little, we can be trusted with much.

If you want financial purpose and peace and freedom, and you want to follow Christ in every area of your life, including your finances—which is sometimes the last area we give to the Lord—in your heart, transfer ownership of everything you have to God. In prayer, yield all you have to Him and say, “*God, it’s all yours. You do with it what You wish. Give me (or us, as a couple) wisdom*

to handle Your money wisely so that it is a blessing in my life and not a curse, and so that I glorify You in the way I (or we) handle it.” Take the pressure off of you and start asking God how He would have you steward *His* possessions. He is the ultimate Financial Advisor. Now, as much as I would love to continue the subject of God’s part, we need to move on and look at our part.

II. OUR PART: STEWARD.

In the beginning, God created man to steward His creation (Ps. 8:6). That’s part of what it means to be made in the image of God (Gen. 1:26-27). Unlike the animals, there is a sense in which we rule over creation for God as under shepherds and vice regents. In Genesis, God said to let man subdue and rule over the earth (1:28). **Psalm 8:4-6** reflects on that, *“Yet You have made [man] a little lower than God, and You crown him with glory and majesty! You have him rule over the works of Your hands; You have put everything under his feet.”* So man was meant to rule with God, for God. However, Adam failed, and Satan took over as the ruler and prince of this world (2 Cor. 4:4; John 12:31). But Hebrews 2 tells us Christ came to redeem man and restore the image of God in man. He will come to rule again as the Last and perfect Adam and His saints with Him in the Millennial Kingdom and on a new heaven and new earth forever (Rev. 20-22). So think about that. Think of what man was created to be!

We were created to be a faithful stewards of God’s marvelous creation and through Christ’s work, as we believe on Christ and are saved and restored to God and born of the Holy Spirit, wants to make us faithful stewards again. You were created to be a faithful steward for God.

And I tell you what: God honors those who are faithful in finances. Part of the reason why I’m so excited to talk about biblical finance is because in January of this year, my wife and I decided to be more intentional and prayerful with God’s money than we’ve ever been and we’ve seen God confirm **Luke 16:10**, *“Whoever can be trusted with very little can also be trusted with much.”* We have really sensed God bless us in return for seeking to glorify Him in this area of our lives more intentionally this year. It was through an anonymous donation that we were able to buy marriage books for the whole church and take several months off of our mortgage. Apart from that gift, just this week we accomplished our financial goals for this year and celebrated our hard work and sacrifice with some ice cream and got to share that joy with our kids.

Now let’s look at four marriage and money principles to help us be good stewards:

Marriage & Money Principle #1 – Become one in your finances.

The first thing the typical married couple needs to do to be a powerful team for God is to go down to the bank and get **joint bank accounts**. In premarital counseling I will tell a couple that if they don’t plan on joining bank accounts, they can count me out on joining them together in officiating their marriage. I make them promise me they will. In marriage, you are one and that means

financially too. The only exception to this might be a blended family where things can be a little more complex. For example, a spouse with kids from a previous relationship who experienced financial infidelity might need some time to build trust and security again in this area.⁴ Maybe they do, maybe they don't, but that's something for the new spouse to think about. It's a past area of abuse and will be sensitive to them. However, every couple is still required to work as a team.

In marriage, it is not his and her money anymore. It's **our money** (and technically, God's money). The only time a couple should have "his money" and "her money" is by agreeing on **personal, equal allowances** in their budget. That means no secret bank accounts. No secret exit plan account. No secret purchases. We're all in, being totally honest and transparent.

Marriage & Money Principle #2 – Agree to personal, equal allowances.

It's also helpful to think that **each spouse has an invisible trust account**. By making deposits of good communication, honesty, and transparency with money, you are *building* that trust.⁵ But if there is deception and secret money purchases, trust is being *broken*—not built—by the hurt and anger of betrayal. If trust is broken, there needs to be genuine repentance and faithfulness to build that trust account back up again. If you are in a relationship where there is financial infidelity, you should seek counsel as soon as possible.

Marriage & Money Principle #3 – Make good deposits in your spouse's trust account.

One of the ways that you are going to foster oneness and trust and avoid pitfalls is by the **leaving and cleaving** principle we talked about last week. Leaving and cleaving is foundational (Gen. 2:24). We leave our familial bonds (meaning we quit depending on our parents) and we cleave (are glued) to our spouse. One of the tragic mistakes that parents and grandparents make out of love and with good intentions is to lend to their children, and especially their married children. Giving is great! But lending, and expecting repayment, is not. The dynamic of the relationship will change because as Proverbs says, "*the borrower is slave to the lender.*" If you're at the Thanksgiving table sitting across from someone you owe money to, the turkey just isn't going to taste as good. So please give but don't lend at interest and don't expect repayment. This is why it's hard to do to business with friends and family. This is why friends who owe you money avoid your calls!

Marriage and Money Principle #4 – Aim to do things in order.

I just heard this on *The Ramsey Show* podcast yesterday and I had to throw it in: All the data and research indicates that if you do marriage God's way—things like you wait until marriage to live together, you wait until after marriage to have kids, and you attend a religious service once per week together—you are more likely to have a high quality of life, to build wealth, to exceed in your career, and to have a lasting, satisfying marriage. The research calls this "**the marriage advantage**".⁶ However the chances of divorce is 4x higher for those who shack up before marriage which means they're more likely to live in poverty as a single parent. If you've already gotten things a little out of order, it may be time to get on your knees and repent and move forward in

obedience now the best you can. And remember God can redeem any mess and use it for His glory. He's the God of second chances and fresh starts and Jehovah Jireh.

Marriage & Money Principle #5 – Recognize the differences.

- 1. Gender:** God created us male and female. We think and speak and hear differently, even when it comes to money. That's okay. Differences are by design and they're good. Larry Burkett said, *"If the husband and wife were both the same, one of them would be unnecessary!"* Some of this gets into **temperaments** and **personality**, but typically, women tend to have a sensitive intuition and men tend to care about the facts. Men say, *"Show me the numbers and I'll make a decision!"* No feelings involved whatsoever. Men also rightly feel the responsibility to provide for the family. If she complains and expresses doubt in his ability to provide, he's going to interpret that as rejection. But if his decision totally overlooks her life and her feelings, she's not going to feel loved. So you have to think about those differences.
- 2. Family History:** Two spouses can come from two very different financial spectrums. One may have grown up shopping thrift stores with mom as a kid and pinched pennies their whole life and the other might have grown up in a savvy investing family with new designer clothes every school year. Assuming those backgrounds are going to carry over to any extent, they're going to have different **expectations** on how to handle money.
- 3. Financial Personality.** Some people are naturally **savers who are good with numbers** (they're number crunchers and live and breathe excel spreadsheets) while some are more **free spirited spenders**.⁷

These differences can be a hindrance. However, if we study our spouse and communicate well, we can harness the difference to be a major help. His strength can meet her weakness and her strength can meet his weakness. They become a powerful team for God. Understanding your spouse's financial personality will help you understand their reactions to money and when you sit down to budget. It will help you find some middle ground that is balanced. But genuinely seeking each other's perspective and listening to one another is going to bring you closer together than flowers and cards ever will because it's true partnership and oneness lived out in an area of life that tends to come with a lot of emotion.

Next week we will get into the specific steps that anyone can take to get control of their money and glorify God as a faithful steward—creating a spending plan, getting out of debt, building an emergency fund, investing for the future, and giving generously. And I'm excited about that because like Dave Ramsey says in his book *The Total Money Makeover*, *"I have never had someone write to me, saying, 'I got on a budget, got out of debt, got on the same page with my spouse, built wealth—and I HATE IT.'"*⁸ No. They don't hate it. They enjoy their transformed lives and marriages. They enjoy financial peace and bless their family tree like the little pig who build his house out of bricks – or in our case – building blocks. They don't fear when the big bad wolf shows up.

The contrast below is taken from *Your Money: Frustration or Freedom* by Howard Dayton

Society says: “You will find happiness and peace as you accumulate enough wealth to support your desired standard of living.”	Scripture says: “As you learn and follow the scriptural principles of how to handle your money and possessions, you can be content in every circumstance.”
Society says, “What I possess I alone own, and I alone control my destiny.”	Scripture says, “What I possess, God owns. He is the sovereign, living God who controls all events.”
Society says, “Do your own thing. You earned your money, now spend it any way you like and you’ll be happy.”	Scripture says, “You can only be content if you have been a faithful steward.”
Society says, “Be a man, stand on your own two feet. You don’t need anyone to tell you what to do.”	Scripture says, “The wise man is glad to be instructed, but a self-sufficient fool falls flat on his face.”
Society says, “Spend all you make. However, if you should save, put your trust in your accumulated assets.”	Scripture says, “The wise man saves for the future, but the foolish man spends whatever he gets.”
Society says, “It is more blessed to receive than to give.”	Scripture says, “It is more blessed to give than to receive.”
Society says, “The end justifies the means and everybody has a price.”	Scripture says, “If you cheat even a little, you won’t be honest with greater responsibilities”
Society says, “Wealth is instrumental in achieving happiness. It should be accumulated for financial security. The mark of a successful person is a healthy financial statement.”	Scripture says, “Wealth is no determiner of happiness. Our security is in the living God, nor our possessions. The mark of a successful person is faithfulness.”
Society says, “Do not require your children to establish the discipline of managing money or of working hard.”	Scripture says, “Parents have the obligation of training a child to be a faithful steward and wise money manager.”
Society says, “Either work as little as possible because labor is distasteful; or work as much as possible because your job is all-important.”	Scripture says, “Work as unto the Lord with excellence as your standard. Work hard, but do not overwork.”
<p>The Financial Beatitudes:</p> <ol style="list-style-type: none"> 1. Blessed is the man who is out of debt, for he shall be free. 2. Blessed is the man who seeks godly counsel, for he shall receive wisdom. 3. Blessed is the man who works as unto the Lord, for he shall stand before kings. 4. Blessed is the man of integrity, for he shall have a clear conscience. 5. Blessed is the man who saves, for he shall be able to provide for his family. 6. Blessed is the man who shares mercifully, for he shall receive mercy. 7. Blessed is the man who budgets, for he shall have enough at the end of the month. 8. Blessed is the man who is a good and faithful steward, for he shall be content in every circumstance. 	

¹ Howard Dayton, *Money and Marriage God’s Way* (Chicago: Moody Publishers, 2009), 11.

² Howard L. Dayton, Jr., *Your Money: Frustration or Freedom? The Biblical Guide to Earning, Saving, Spending, Investing, Giving* (Wheaton, IL: Tyndale House Publishers, 1979), 10.

³ https://www.federalreserve.gov/releases/g19/hist/cc_hist_memo_levels.html

⁴ *Money and Marriage*, 210.

⁵ *Money and Marriage*, 39-40.

⁶ *The Ramsey Show podcast: You Need to Paint or Get off the Ladder! (Hour 3), Why marriage is statistically economically advantageous*, August 18, 2022.

⁷ Rachel Cruz, <https://www.ramseysolutions.com/relationships/the-truth-about-money-and-relationships>, September 27, 2021; accessed August 19, 2022.

⁸ Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness* (Nashville: Nelson Books, 2013), xix.