

GOD-DESIGNED MARRIAGE

Building Block #7 – The Cash

In our God-Designed marriage series we've been looking to build strong marriages and homes by building according to God's Word. Jesus said those who listen and act on His Word are those who build their houses on the rock and those who listen but don't act on His Word are like those who build on the sand (Matt. 7:24-26). So when the storms come, it becomes evident what we've built our houses on, or when the big bad wolf comes huffing and puffing to blow our house down, it becomes evident what we've built our houses out of: straw, sticks, or bricks. So on the foundation of God's Word, we're now laying our **7th and final building block called "The Cash"** because one of the most frequent storms that test marriages are financial storms.

I like to think of money like a **magnet**. If used one way, magnets can repel and push each other away or used another way, they'll click together and be one. And when a married couples get on the same page in their finances, they can become a powerful team for God. Last week we spent a lot of time talking about how **God is the Owner and Provider** of everything—including "our" money—and theology brings the practical benefits of contentment and security,¹ but it also necessitates that we be **faithful stewards** of His resources. Today we're going to look some common-sense biblical money principles that will help us be faithful stewards.

If you're a Dave Ramsey fan, I'll admit that today might seem a bit banal to you—a little repetitive and lacking originality—but you know, sometimes we need one trick ponies in our life that remind us of the same old truths over and over. And I usually don't tell you to think about football during the sermon, but I am today. If you want a football team and you want to win, you have to have a **strong offense** and a **strong defense**. I like to think of money the same way.

I. **THE OFFENSE.**

Offense #1 – Create a budget.

A lot of people groan when they hear that word budget like it's some restrictive curse word. But if you use a budget properly, with some flexibility yet while still challenging yourself, budgets actually give you the freedom to spend and to do so with wisdom and without worry. I think a lot of people give up too early on budgeting. They try it for a couple of months and give up, but it takes 3 months at least to find some efficiency.

- **Proverbs 21:20** says, *"The wise have wealth and luxury, but fools spend whatever they get."*
- **Proverbs 21:5** says, *"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."*

Implied in those verses is the idea of **hard work** and **long-term planning**—thinking ahead. And that's what a budget is: it is a **plan for your money** and it's the **#1 tool you need** to get control of

your money, avoid financial storms, and make your money go further. If you want to get out of debt and be a biblical giver and saver, you need to start budgeting² and for married couples, I recommend **budgeting together**.

The reasons I recommend this is because it **develops the habit of having financial conversations** regularly and not just when there's a crisis. Some couples it seems only talk about money when things are tight and so money conversations are always negative! They have a no plan together so there's lack of communication and frustration and they wonder why they're broke or there's always too much month at the end of the money. I've listened to *The Ramsey Show* quite a bit and they consistently deal with couples who divorced over money problems because they weren't on the same page; there was only one spouse doing the finances and that spouse became dishonest or misguided; or the spouse handling all the financials dies unexpectedly leaving the remaining spouse confused and frustrated. Sitting down to budget **prayerfully** and **regularly** develops **healthy money habits** and gives you an opportunity to **invite the Living God of the universe to come and be involved in your finances. I believe our financial journey is a major part of our story together** and it's one we want to walk together, experiencing pain and reward together.

You might find this hard to believe, but I look forward to each month is sitting down at the kitchen table with my bride and going over our budget, seeing how we did this month, putting the extra money in investments or savings for our kids' college education, and then preparing for next month's bills. It's a way we glorify God together as His stewards. And like I said last week, **married couples have an economical advantage** if they work together. When most couples start budgeting, it's not surprising to learn that they find several hundred more dollars that they didn't know they had—typically \$500 more—that they were blowing on unnecessary stuff they won't miss anyway. Last week I heard about one woman spending \$1700.00 per year on Dr. Pepper—until she sat down, did a budget, and realized she was spending \$1700 dollars on Dr. Pepper!

But budgets also **reveal opportunities** that we might be missing. You may think there's no way I can invest 10-15% monthly, but most people find that they really can when they budget. In his book *Money and Marriage God's Way*, Howard Dayton shares a neat story about one couple named Juan and Jasmine who after sitting down to budget, realized she could afford to stay home and take care of the children like they always dreamed. After punching the numbers, they realized she was only bringing in an extra \$832/month after childcare and transportation and they were wasting \$1,000/month on a want-but-don't-need lifestyle. So they decided to honor the Lord with a more affordable lifestyle and she stayed home with the kids. Soon she found a creative way to do her bookkeeping from home and ended up contributing even more to their income than before.³ If you get married and plan on doing the same, it's wise to practice living off the one income that will remain while the other is used to save and pay off debts *before the children arrive*. If you still feel as if it's not possible for you, pray and ask the Lord to make a way! God is still the God of the Exodus who can part "seas". He can still pull a coin out of fish's mouth to pay taxes (Matt. 17:27)!

At the end of the sermon notes, you can find a budget worksheet, but to be honest, there are budgeting apps out there that make budgeting so easy. My wife and I use the *Every Dollar* app.

It's called the "every dollar" app because you are keeping track of every dollar. You are planning every dollar to go somewhere. As soon as we buy something, we just punch it into the app on our phone and it's done. We share the same account on the same app and so we're both constantly adding to it and when necessary, making adjustments is a breeze.

Offense #2 – Build an emergency fund.

Some call it a *Rainy-Day* fund. I like to call it a G.O.K. fund—a *God-Only-Knows* fund.⁴ You quit having financial "emergencies" when you have saved for the curveballs life throws at you.

- **Proverbs 21:20** says, "*The wise man saves for the future, but a foolish man spends whatever he gets.*"
- **Proverbs 27:12** says, "*The prudent see danger and take refuge, but the simple keep going and suffer for it.*"

It also says to consider **the wisdom of the ant** that gathers in the summer so that it's ready for winter (Proverbs 6:6-8)! If you are wise with money, the Bible says you are going to **save more than you spend and save some it for future use.**

An emergency fund is not for vacations or buying large toys when you get the urge to do so. It's for emergencies only—when Murphy's law knocks on your door. Murphy's law says, "*Whatever can go wrong, will go wrong.*"⁵ Just a couple of months ago, my wife and I felt like Murphy had become a member of our family because all at once we had furnace problems, air conditioner problems, water heater problems, and minivan problems! It was painful and stressful, but not as stressful or painful as it would've been had we not had an emergency fund built up—had I bought that Lund boat I wanted or had a bunch of credit card debt.

And this is where credit cards can get people in a lot of trouble. Instead of saving, many think they think that if Murphy knocks on their door, "*Well I'll just cover it with a credit card.*" But before they get the card paid off, Murphy knocks. And knocks again. And before you know it, you're struggling to pay it off and paying a ton in interest. An emergency fund is a buffer against the debt that can come from life's curveballs⁶: the loss of a job, appliance burnout, transmission blowup, medical emergency, or whatever.

How much should you save in an emergency fund? If you have consumer debts (excluding the mortgage), I think most financial advisors recommend a small starter emergency fund of \$1,000. From there, you would pay off your debts, and then start beefing up that emergency fund to where you have **3-6 months' worth of expenses.**

Offense #3 – Run from debt.

Your income is your greatest wealth building tool and you can't build wealth and be the generous person you want to be if you're giving all of your income to creditors. And couples with debt are more likely to divorce than couples without it because debt adds stress on the marriage and affects the decision you make. The Bible says to run from it!

- **Romans 13:8** says, “*Owe no one anything except love.*”
- **Proverbs 22:7** says, “*The borrower is slave to the lender.*”
- **Proverbs 6:4-5**, “*Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.*”

Ramsey calls this getting **gazelle intense**. You don’t sit around and wait for the government to bail you out or depend on the government. You run! You run like a gazelle running for its life from a cheetah! You fight tooth and claw to get away. As a young believer in the Lord, I ran from debt when I learned this because I wanted to be free to serve the Lord wherever He called me. Being debt free was revolutionary to me in this country where you are expected to have debt. One man described Americans this way: “*we drive our bank-financed car over a bond-financed highway on credit-card gas to open a charge account at a department store so we can fill our savings-and-loan financed home with installment-purchased furniture.*”⁷ If that’s normal, I want to be strange!

The best way to get out of debt is not to win the lottery but to make a **debt snowball**.⁸ You list all of your consumer debts from smallest to largest, *regardless of interest rates*. Make minimum payments on all your debts except the smallest one. Then, by cutting back on unnecessary wants, you start throwing as much money at the smallest debt that you can until it’s gone. Then, when the smallest debt is paid off, take its payment and put it towards the next smallest debt. You keep doing that until all debts are paid off.⁹ Some financial coaches are going to tell you to pay off the debts with the highest interest (a debt avalanche)¹⁰, but I think by paying off the smallest ones, regardless of interest, you are being motivated and encouraged to keep going. And that’s important because getting **financial freedom is 80% behavior and only 20% knowledge**.¹¹ To speed up the snowball and get gazelle intense, you might think about:

- 1) Ask God for help in getting debt free.
- 2) Work more hours or find a better paying job.
- 3) Start a side hustle to bring in extra cash (mowing lawns or babysitting)
- 4) Selling unnecessary things (garage sales)
- 5) Cutting expenses. Do away with unnecessary spending. Sacrifice. Be content with less.
- 6) Use Ramsey’s debt snowball calculator so you can see how quickly you can pay off your debt if you stick with the plan. It’ll encourage you to see a deadline.

As Christians, if we take on debt, I think it’s wise to make sure it is reasonable and low risk for integrity’s sake. Christian witness is marred by failure to pay off debt.

- Psalm 37:21 says “*the wicked borrows but doesn’t pay back.*”
- Ecclesiastes 5:5 says “*better not to vow than to vow and not pay.*”

Howard Dayton suggests in his book *Your Money: Frustration or Freedom?* that you try to make sure: “*1. The item purchased is an asset with the potential to appreciate or produce an income. 2. The value of the item equals or exceeds the amount owed against it. 3. The debt should not be so high that repayments put undue strain on the budget.*” Cars, for example, don’t fit in that. They depreciate in value. They lose 40% of their value in the first few years. Homes though typically appreciate. A well-purchased home would be one where the down payment is significant enough that if you have to sell the home you are guaranteed to pay off the mortgage or the mortgage is not

so much that it strains your budget and keeps you from biblical giving and saving.¹² This means the average person is going to want to limit their mortgage to 25% of their monthly take home pay at the most.¹³

Offense #4 – Invest for the future.

The Bible talks about avoid get-rich-quick schemes and slow, steady savings or investing. **Proverbs 21:5** says, “*Steady plodding brings prosperity.*” **Proverbs 13:22** says, “*A good man leaves an inheritance to his children’s children.*” I don’t know about you, but my hope and my plan is to “retire” with dignity, to make it through old age without having to rely on my kids or the government’s social insecurity program, and still leave an inheritance to my children’s children. That’s only going to happen #1 if God allows it; and #2, if I’m wise now, steadily saving and investing over the course of my life. Investing right now is difficult with the stock market like a roller coaster, but like Ramsey says, the only ones who die are those who jump off in the middle of it. You just keep plodding and right now is a good time to start since prices are down. Most financial advisors suggest investing 10% of your income but ideally 15%.¹⁴

Remember though, the goal is not to be wealthy, but to be a **free and wise, faithful steward** with God’s resources. If being wise make you wealthy, great! You can be even more joy in giving because it is more blessed to give than to receive (Acts 20:35).

Offense #5 – Give cheerfully.

This is last in the offensive strategy, but I’ve left it for last because it’s the **most important**. God’s Word says that before we do anything with our money, we should **give to Him first**. The usual questions are *how much and when?*

Well in the **OT**, they had what was called a **tithe** which is 10%. **Leviticus 27:30** says, “*A tenth of the produce of the land, whether grain or fruit, is the Lord’s, and is holy.*” **Proverbs 3:9** says, “*Honor the Lord with your wealth, with the firstfruits of all your crops.*” So 10% off the top of went to the Lord first. If you added all the offerings Israelites offered under the Law, I think it would’ve been just over 20% in total. In the **NT**, there is no tithe command placed on the Church like there was on the nation of Israel. Instead, we are just told to be **intentionally and cheerfully generous**:

- **WHEN:** **1 Corinthians 16:2** says giving should be **personal and planned**, “*On the first day of the week let each one of you put aside and save, as he may prosper.*”
- **HOW MUCH:** **2 Corinthians 9:6-7** says, “*he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.*”

In other words, **attitude is more important than the amount, but amount isn’t totally irrelevant either**. We are to give cheerfully and bountifully. God is always giving of Himself and we become more like Him as we learn to be generous. Giving is a display of faith in God to provide,

it is part of worship, and it is character-building. One man said, “*Giving is not God’s way of raising money, but God’s way of raising men.*”

Even though there is no command to tithe, I think the tithe does give us an idea of what God realistically expects. A tithe might be the beginning of our giving but not the limit.¹⁵ I’ve always felt like there should be some **fun, prayerful, spontaneous giving** too. If you feel like you just can’t give that much even after budgeting, I’d dare you to take that to the Lord and give anyway. I’m not the only one here who can testify that the Lord provides when we honor Him even when the numbers don’t make sense. Somehow there’s always enough. In **Malachai 3:8-12** the Lord told Israel to test Him in this and see if He doesn’t provide. Now, of course this was a *promise* to Israel— not us—but I think He still honors it in *principle* today (Prov. 3:9-10; Mal. 3:8-12; 2 Cor. 6:9-11). And remember there’s ways you can give that doesn’t involve money.

But we also should remember that giving is an investment in your heavenly stock portfolio. Jesus said we’re storing up treasures in heaven (Matt. 6:20-21). In other words, we can’t take it with us, but we can send it on ahead.¹⁶ How we use money has eternal ramifications (Luke 16:9) and I want everyone from Chadron Berean Church to hear one day, “*Well done, good and faithful servant; you have been faithful over little, I will set you over much; enter into the joy of your master*” (Matt. 25:21). However, it should be clarified that it is not our faithfulness or giving that earns heaven for us. You cannot buy heaven or be good enough to get to heaven because Jesus paid it all and we only get it by what Christ has done for us. Revelation 20 tells us the small and the great people of the world (those with no money and power and those who seem to have it all) all get into heaven by grace through faith in Jesus and His death, burial and resurrection.

Very quickly now, I want you to think about a few defenses. Every offense needs a strong defense. And I would just say that these defenses are not the Lord speaking directly from His Word, but I think they are wisdom for living today and **Proverbs 19:8** says, “*The one who gets wisdom loves life; the one who cherishes understanding will soon prosper.*”

II. THE DEFENSE.

Defense #1 – Get proper insurance.

Getting proper insurance like auto, health and life insurance is a way of protecting what you’ve worked so hard to save. What good is it to save and invest if one car accident or one health problem is going to wipe it all out like it was nothing? Ramsey Solutions has classes and materials to help you weed through insurance if you’re interested.

Defense #2 – Create wills.

Wills see to it that your assets are used to protect and provide for your family *after you’re gone*. Why save your whole life to pass on an inheritance and not see to it that it actually goes to whom you want it too? God told Hezekiah in **2 Kings 20:1**, “*This is what the Lord says: Put your house in order because you are going to die.*” Well, we’re all going to die and we don’t know when.

30% of Americans die before retirement so it doesn't make sense to wait to do a will. Yet 7 out of 10 people die without a will, leaving the state to dictate who receives their assets and thus create more expenses and stress to family in an already hard situation.¹⁷ Do your family a favor and get a will put together. I recommend using a **professional local lawyer** rather than an online will creator since some online wills fail to hold up in court. Also, try to **communicate once per year with your executor** (the one responsible to carry out your will) about where your will is and what your wishes are. We can't take anything with us when we die, but we should be wise with how and who we leave it with. One of the big ones is with **children**. If I die, I want to make sure my kids are raised by godly friends or family. I'm responsible for them. Another is my **bank account**. Family members have a terrible time accessing bank accounts of their deceased and it's a terrible burden to them during a hard time. So please get this done out of love for your family.

Defense #3 – Legacy box.

Get some sort of fire-resistant safe or safety deposit box for your important information like copies of your wills and life insurance and passwords and letting your executor know where it is and how to access it. Doing so will bring you peace of mind and make it easy on your executor. I don't know how many dead people have tried to befriend me on Facebook because they didn't leave their passwords to a trusted executor who could access them. I don't want my Facebook page to be stolen by some guy from India when I'm gone who uses it to send everybody junk!

Now in closing I want to bring it all together into a helpful, step-by-step plan. Most people aren't that bad with money, they just don't have a game plan and so they're just wandering aimlessly. That's why I want to introduce you to *The Baby Steps* by Ramsey. Crown Ministries also has a similar plan that supplements this called the *Crown Money Map* that is worth looking into. But the Baby Steps are simple and easy and are on the next page of your notes:



BABY STEP 1

Save \$1,000 for Your Starter Emergency Fund



BABY STEP 2

Pay Off All Debt (Except the House) Using the Debt Snowball



BABY STEP 3

Save 3–6 Months of Expenses in a Fully Funded Emergency Fund



BABY STEP 4

Invest 15% of Your Household Income in Retirement



BABY STEP 5

Save for Your Children's College Fund



BABY STEP 6

Pay Off Your Home Early



BABY STEP 7

Build Wealth and Give



Last Challenge: Dream together with your spouse about step #7. Dream about the future. Think about where you want to be in 5 years, 10 years, 30 or 40 years. And get on track with the *Baby Steps* or Crown Ministries *Money Map*. And start knocking out some financial goals together and find some joy and purpose with money. Take your financial journey together.

As we close this series out, I just want to praise God. This was a fun and insightful series for me and I hope it was for you too. Our goal at the beginning was to hold biblical marriage high in honor as Hebrews 13:8 says. Do you think we’ve done that? I believe we all understand God’s design for marriage a little better but what are you going to do about it? The only question left is: “*Are you going to build your house on the sand or on the rock? Out of straw and sticks or out of building blocks?*” The choice is yours. I’ll tell you what my family is going to do: “*As for me and my house, we will serve the Lord*” (Joshua 24:15).

Contrast below from Don & Sally Meredith, *Two Becoming One: God Designed Marriage* (Nashville: Christian Family Life, 2003), 168.

A CONTRAST IN PERSPECTIVES	
Our Culture’s View	God’s Perspective
1. Fix your attention on money and possessions.	“But seek first His kingdom and His righteousness, and all these things will be added to you.” (Matthew 6:33)
2. Wealth and possessions determine happiness in life.	“Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” (Luke 12:15)
3. I’ll be satisfied when I have more.	“He who loves money will not be satisfied with money, nor he who loves abundance with its income.” (Ecclesiastes 5:10)
4. A man’s wealth is his security.	“God is our refuge and strength, a very present help in trouble. Therefore we will not fear, though the earth should change, and though the mountains slip into the heart of the sea.” (Psalm 46:1-2)
5. Financial success is the first priority.	Matthew 6:33 (above); also, “Not addicted to wine or pugnacious, but gentle, peaceable, free from the love of money” (1 Timothy 3:3).

Estimated Budget

Monthly Income

Gross Monthly Income \$

Salary \$ _____
 Interest \$ _____
 Dividends \$ _____
 Other Income \$ _____

Less

1. Tithe/Giving \$ _____
 2. Taxes
(Federal / State / Fica) \$ _____

Net Spendable Income \$

Monthly Living Expenses

3. Housing \$

Mortgage/Rent \$ _____
 Insurance \$ _____
 Property taxes \$ _____
 Cable TV \$ _____
 Electricity \$ _____
 Gas \$ _____
 Water \$ _____
 Sanitation \$ _____
 Telephone \$ _____
 Maintenance \$ _____
 Internet service \$ _____
 Other \$ _____

4. Food \$

5. Transportation \$

Payments \$ _____
 Gas & Oil \$ _____
 Insurance \$ _____
 License/Taxes \$ _____
 Maintenance \$ _____
 Replacement \$ _____
 Other \$ _____

6. Insurance \$

Insurance \$ _____
 Life \$ _____
 Health/Dental \$ _____
 Disability \$ _____
 Other \$ _____

7. Debts \$
(not including house or auto)

8. Entertainment/ Recreation \$

Eating out \$ _____
 Babysitters \$ _____
 Activities/Trips \$ _____
 Vacation \$ _____
 Pets \$ _____
 Other \$ _____

9. Clothing \$

10. Savings \$

11. Medical / Dental \$

Doctor \$ _____
 Dentist \$ _____
 Prescriptions \$ _____
 Other \$ _____

12. Miscellaneous \$

Toiletries/Cosmetics \$ _____
 Beauty/Barber \$ _____
 Laundry/Cleaners \$ _____
 Allowances \$ _____
 Subscriptions \$ _____
 Gifts \$ _____
 Other \$ _____

13. Investments \$

14. School / Childcare \$

Tuition \$ _____
 Materials \$ _____
 Transportation \$ _____
 Childcare \$ _____

Total Living Expenses \$

How the Month Turns Out

NET SPENDABLE INCOME \$

- TOTAL LIVING EXPENSES \$

\$

¹ Don & Sally Meredith, *Two Becoming One: God Designed Marriage* (Nashville: Christian Family Life, 2003), 168.

² Howard L. Dayton Jr., *Your Money: Frustration or Freedom?* (Wheaton: Tyndale House, 1979), 84.

³ Howard Dayton, *Money and Marriage God's Way* (Chicago: Moody Publishers, 2009), 199-203.

⁴ Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness* (Nashville: Nelson Books, 2013).

⁵ *Ibid.*, 99.

⁶ Rachel Cruze, *A Quick Guide to Your Emergency Fund*, <https://www.ramseysolutions.com/saving/quick-guide-to-your-emergency-fund>, JUL 14, 2022

⁷ Dayton, *Frustration or Freedom*, 39.

⁸ Ramsey Solutions, *How the Debt Snowball Method Works*, <https://www.ramseysolutions.com/debt/how-the-debt-snowball-method-works>, JUL 14, 2022.

⁹ Ramsey Solutions, *How to Get Out of Debt with the Debt Snowball Plan*, JUL 18, 2022

¹⁰ Ramsey Solutions, *Debt Snowball vs. Debt Avalanche*, <https://www.ramseysolutions.com/debt/debt-snowball-vs-debt-avalanche>, JUL 18, 2022

¹¹ Dave Ramsey, *Total Money Makeover*.

¹² Dayton, *Frustration or Freedom*, 37-38.

¹³ Ramsey Solutions, *Ramsey Solutions Mortgage Calculator*, <https://www.ramseysolutions.com/real-estate/mortgage-calculator>.

¹⁴ Ramsey Solutions, *How to Invest in Mutual Funds*, APR 14, 2022

¹⁵ Dayton, *Money and Marriage*, 101.

¹⁶ Randy Alcorn, *The Treasure Principle: Unlocking the Secrets of Joyful Giving*.

¹⁷ Dayton, *Money and Marriage*, 185.